

2020

rates & benefits guide

We let you be **YOU.**



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Medical aid control, flexibility and choice like never before.



Plans that fit to every life stage



You select your level of day-to-day funds



Choice to reduce your monthly contribution by either 11% or 25% on certain plans



Don't pay for certain benefits till you need them with our 30 day upgrade policy



We pay more from risk



Boasting an 83-year track record, Fedhealth has a **solvency rate of 31.42%** (as at 31 December 2018), and a **Global Credit Rating of AA-**, retained for 13 consecutive years.



For us, it's about making a tangible impact on our members' healthcare by moving away from a one-size-fits-all approach, and embracing **customisation**.



Fedhealth **pays more benefits from Risk** than other schemes, with options to suit every life stage. Our **myFED** option caters for first time members, whilst the **maxiFED** range gives comprehensive cover for total peace of mind.



But the real magic happens on our revolutionary option range, **flexiFED**. Here, members experience more **choice, flexibility and control**. On these options members can also select a discount. Either by paying **11% less** every month by choosing from over 100 network hospitals; or by paying **25% less** every month by choosing to pay a R12 000 co-payment for every planned hospital event.

Our members are individuals... with unique needs and wellness journeys. For us it makes sense that their medical aid should be a little unique too.



Customised interaction with members

Using the latest technology to our advantage, we employ the following platforms to enable members to manage their Fedhealth membership and interact with us...



Fedhealth website

Recently redesigned, the sleek new Fedhealth website, [fedhealth.co.za](https://www.fedhealth.co.za), is a one-stop shop for all things Fedhealth. From easy-to-navigate information on the various Fedhealth options and events sponsored by the Scheme like the Fedhealth MTB Challenge, to quick, step-by-step instructions on how to submit claims, members can find it all here.



Fedhealth Family Room

Fedhealth's online member portal has been designed to make members' interaction with the Scheme more hassle-free, informative and rewarding. Here, members can:

- Manage their membership by updating contact details, viewing and submitting claims, seeing how much Savings they've got left, activating their MediVault and making transfers to their Wallet, registering for chronic medication and obtaining hospital authorisations.
- Join cool communities based on their interests and/or life stage for great reads, valuable tips and credible information on topics like parenting, nutrition and financial fitness.
- Get rewards like complimentary coffees, discounts on meals or even clothing discounts.



LiveChat and chatbot

LiveChat is a functionality that's available to members via the Fedhealth website. They can type in their queries and one of our LiveChat agents will assist them online. The Fedhealth chatbot can be used for all members' queries about the MediVault and Wallet, and is also accessed via the Fedhealth website.



FedChat instant messaging app

A free Instant Messenger channel for Apple, Android, Blackberry and Windows Phone users.



Network GP, specialist and hospital locator

Members may access the provider locator via the Fedhealth website or the Fedhealth Family Room to find a general practitioner, specialist or hospital on the Fedhealth network. Go to www.fedhealth.co.za/provider-locator

Benefit overview

Below is a simplified breakdown of how Fedhealth benefits are structured:

In-hospital benefit – **Unlimited** private hospital cover for planned procedures at all private hospitals or network hospitals, depending on the option. **In case of an emergency, members will be treated at their closest private hospital without being liable for a co-payment.**

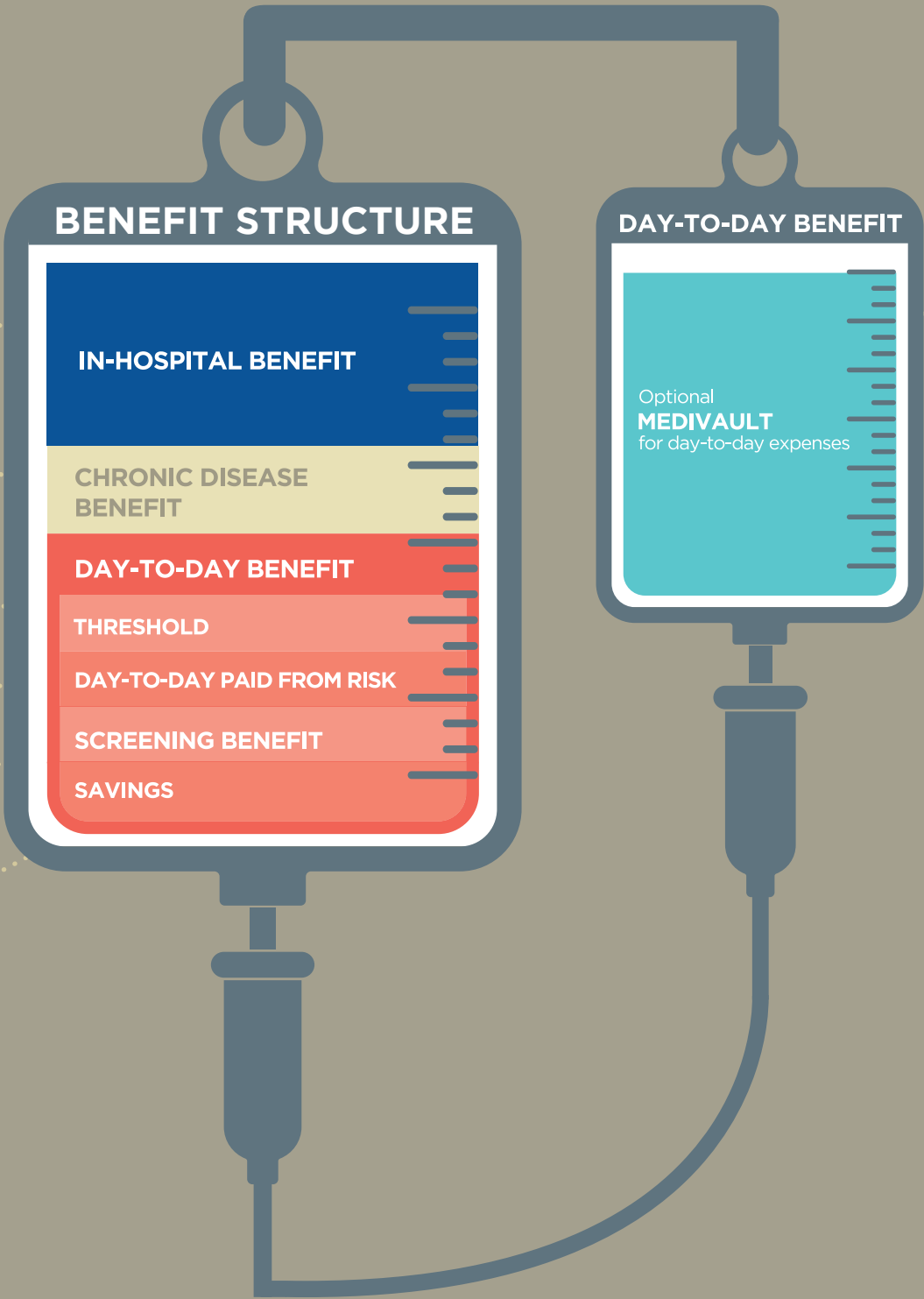
Chronic disease benefit – **Unlimited** cover for approved medicine for PMB CDL conditions. Certain options cover additional conditions.

Threshold benefit
On flexiFED 1, 2 and 3, the Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.
On flexiFED 4, maxima EXEC and maxima PLUS, the Threshold benefit pays for comprehensive day-to-day expenses once claims have accumulated to the Threshold level.

Day-to-day benefits paid by the Scheme
We pride ourselves on paying more from Risk so the members' day-to-day benefit lasts longer.

Screening benefit – Covers a host of screening tests, preventative benefits and wellness assessments.

Savings – The funds in the member's Medical Savings Account (MSA) will be used first when he or she has day-to-day medical expenses.



MediVault & Wallet – *On flexiFED options*, members have an allocated amount available in their MediVault based on their option and family composition. If they don't use it, they don't pay for it. They can transfer funds from their MediVault to their Wallet in increments of R600 as needed or the full amount in one go. They will only pay back what they've transferred over 12 months.

By choosing to activate the MediVault, members can top up their day-to-day funds to a level that best fits their needs.

More about Fedhealth's hospital cover



We pay for **unlimited** private hospitalisation!

All our options have an unlimited in-hospital benefit. Members must obtain pre-authorisation for all planned hospital admissions and in the case of an emergency admission, they must obtain authorisation within two working days after going to hospital.

On certain options, members must use a hospital on the Fedhealth Hospital Network. If they use any other hospital, they will have to pay a co-payment on the hospital account.

The in-hospital benefit covers hospital costs as well as the accounts from doctors, specialists e.g. the anaesthetist and other healthcare providers like the x-ray department.

This benefit also covers selected procedures performed in day wards, day clinics and doctors' rooms. On certain options, members must use day clinics on the Fedhealth Day Clinic Network.

Cover for hospital admissions

We cover the hospital account from the in-hospital benefit. Specialists and GPs who are on the Fedhealth network are covered in full. Specialists and GPs who are

not on the Fedhealth network, are covered up to the Fedhealth Rate.

Referral by a medical practitioner and pre-authorisation is required for physical therapy (physiotherapists), which is covered up to the Fedhealth Rate.

Prescribed Minimum Benefits and how Fedhealth covers them

Prescribed Minimum Benefits or PMBs refer to a basic level of cover for a defined set of conditions.

By law, all medical schemes are required to cover the treatment of 270 hospital-based conditions and 27 chronic conditions, i.e the Chronic Disease List (CDL), in full without co-payment or deductibles, as well as any emergency treatment and certain out-of-hospital treatment.

This means that all schemes must provide PMB level of care at cost for these conditions. The Medical Schemes Act 131 of 1998 allows schemes to require members to make use of Designated Service Providers (DSPs) in order for a member to be entitled to funding in full. Schemes may also apply formularies – a list of

medicines which should be used to treat PMBs, and managed care protocols – based on evidence-based medicine and cost-effectiveness principles to manage this benefit.

Fedhealth has appointed our network specialists, network GPs, network hospitals and three Designated Service Provider pharmacies, Clicks, MediRite group of pharmacies located in Checkers and Shoprite supermarkets and Pharmacy Direct, a courier pharmacy for the provision of PMBs. If a DSP is a requirement on your option, a 40% co-payment will apply if a DSP is not used. Members must make use of a Fedhealth network specialist and a nominated network GP in order for the cost to be refunded in full.

Should the member not use these DSPs for the treatment of a PMB condition, the Scheme will reimburse treatment at the non-network rate. Co-payments are applicable to the voluntary use of non-DSPs. Referral must be obtained from a Fedhealth Network GP for consultations with Fedhealth Network Specialists. If referral is not obtained, there will be a co-payment on specialist claims paid from the Risk benefit. The co-payment depends on your option.

Please note: Qualification for reimbursement as a PMB is not based solely on the diagnosis (condition), but also on the treatment provided (level of care). This means that although a member's condition may be a PMB condition, the Scheme would only be obliged to fund it in full if the treatment provided was deemed to be PMB level of care.

Co-payments on certain procedures

For some treatments and procedures, members must pay an amount out of their own pocket. This is called a co-payment. Co-payments apply to the hospital account and/or certain procedures, depending on the option.

Treatment for emergencies

To qualify as an emergency, the condition must be unexpected and require immediate treatment. (This means that if there is no immediate treatment, the condition might result in lasting damage to organs, limbs or other body parts, or even in death). If the member is on a network hospital option, treatment of an emergency medical condition may take place at any hospital, but once their condition has stabilised and they can be safely transferred to a network hospital, the co-payment will apply if they opt not to be transferred.

Treatment for selected procedures in a day ward, day clinic or doctors' rooms

The following procedures will be paid from the in-hospital benefit if done in a day clinic, day ward or an outpatient section of a hospital. Please note that some may incur a procedure co-payment. Overnight admissions will not be covered except for Prescribed Minimum Benefits.

These procedures must be pre-authorised. If the procedure is performed without pre-authorisation, the full amount will be paid from the Savings account or self-funded by the member and will not accumulate towards the Threshold level.

If authorisation is requested after the procedure has taken place, there will be a R1 000 penalty that will be paid from the Savings account or self-funded by the member, and will not accumulate to the Threshold level.



● ● ●
We cover certain procedures **unlimited** from the hospital benefit if done in a day ward, day clinic or doctors' rooms!

ENT

Nasal polypectomy
Antrostomy
Nasal cautery
Deep proof puncture
Ethmoidectomy
Nasal and sinus endoscopy
Drainage of sinuses
Turbinectomy
Tonsillectomy with adenoidectomy
younger than 12 years of age
Myringotomy and grommets
Drainage of ear abscess
Removal of foreign bodies
Nasal plugging for epistaxis

Gynaecological

Bartholin cyst excision
Dilation and curettage (D & C)
Polypectomy
Hysteroscopy
Diagnostic laparoscopy
Laparoscopic sterilisation
Cone biopsy
Cauterisation of cervix
Cauterisation of warts
Colposcopy

Orthopaedic

Arthroscopy diagnostic with meniscectomy, with debridement
Carpal tunnel release
Ganglion excision
Removal of small hardware (plates, k-wires, screws)
Bunionectomy (unilateral)
Epidural block
Intra-articular hydrocortisone injection
Tennis elbow release

Ophthalmic

Cataract extraction
Lens implant
Meibomian cyst excision
Pterygium excision
Dacryocystorhinostomy

Urological

Circumcision
Vasectomy
Cystoscopy diagnostic or with urethral dilation
Orchidopexy

Other

Excision of superficial benign tumours
Gastroscopy
Colonoscopy
Fibreoptic sigmoidoscopy
Paediatric rigid sigmoidoscopy
Breast biopsy
Endoscopic retrograde cholangiopancreatography (ERCP)
Bronchoscopy
Hernia repair (unilateral inguinal and femoral)
Drainage of superficial abscesses
Surgical extraction of impacted wisdom teeth and multiple dental extractions
Apicectomy
Superficial wound debridement
Minor perianal surgery
Stripping of varicose veins
Hickman line insertion or a-port line insertion
Superficial foreign body removal
Excision of ingrown toenail

Procedures performed in a doctor's rooms or suitably equipped procedure room

The following procedures will be paid from the in-hospital benefit if performed in a doctor's room or suitably equipped procedure room, up to 100% of the Fedhealth Rate. Pre-authorisation must be obtained and should no pre-authorisation take place, reimbursement will be restricted to the member's available Savings account or self-funded by the member. This will not accumulate to the Threshold Level:

Gastroscopy (**no general anaesthetic will be paid for**)
Colonoscopy (**no general anaesthetic will be paid for**)
Flexible sigmoidoscopy
Indirect laryngoscopy
Removal of impacted wisdom teeth
Intravenous administration of bolus injections for medicines that include antimicrobials and Immunoglobulins (payment of immunoglobulins is subject to the Specialised Medication Benefit)
Fine needle aspiration biopsy
Excision of nailbed
Drainage of abscess or cyst
Injection of varicose veins
Excision of superficial benign tumours
Superficial foreign body removal
Nasal plugging for epistaxis
Cauterisation of warts
Bartholin cyst excision

Chronic medicine benefit

Prescribed Minimum Benefit conditions

All options have a benefit for the 27 chronic conditions on the Prescribed Minimum Benefit Chronic Disease List (CDL). The benefit covers medication for the list of CDL conditions paid from a formulary and must be obtained from either the DSP or a preferred provider, depending on the option.

Chronic Disease Benefit

This benefit covers the conditions on the CDL. Some options cover additional conditions.

Chronic Disease List

Conditions on the Chronic Disease List are covered in full, provided members use either the Scheme's designated service providers or preferred providers (depending on the option) as well as medicine on the formulary applicable to their option. If the DSP or medicine on the formulary are not used, the member will have to pay a 40% co-payment on the cost of the medicine.

Medication for additional chronic conditions

Certain options cover medicine for additional chronic conditions. The medicine for these conditions is paid from an annual limit and will be covered in full up to the Medicine Price List rate.

The Medicine Price List

Medication will be covered at the Medicine Price List (MPL) rates up to the limits as specified on the chosen option. MPL is a reference price list that benchmarks each product against generically similar products. It does not restrict the member's choice but limits the amount that the Scheme will refund for each product. The MPL reference price is set at a level to ensure that a number of medicines will be available without any co-payment.



We provide **unlimited** chronic medication cover for PMBs!

Chronic conditions on the Chronic Disease List (CDL) covered on all options

- 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
- Diabetes Mellitus Type-2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

Additional chronic conditions covered on certain options

Acne (up to the age of 21)	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Allergic rhinitis (up to the age of 18)	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Alzheimer's Disease	maxima PLUS
Angina	maxima PLUS, maxima EXEC
Ankylosing Spondylitis	maxima PLUS, maxima EXEC, flexiFED 4
Anorexia Nervosa	maxima PLUS, maxima EXEC, flexiFED 4
Attention Deficit Hyperactivity Disorder (from 6 to the age of 18)	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Barrett's Oesophagus	maxima PLUS, maxima EXEC
Benign Prostatic Hyperplasia	maxima PLUS
Bulimia Nervosa	maxima PLUS, maxima EXEC, flexiFED 4
Conn's Syndrome	maxima PLUS, maxima EXEC
Cushing's Syndrome	maxima PLUS, maxima EXEC
Cystic Fibrosis	maxima PLUS
Deep Vein Thrombosis	maxima PLUS, maxima EXEC
Depression	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Dermatomyositis	maxima PLUS, maxima EXEC, flexiFED 4
Eczema (up to the age of 18)	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Gastro-Oesophageal Reflux Disease	maxima PLUS, maxima EXEC
Generalised Anxiety Disorder	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Gout	maxima PLUS
Hypoparathyroidism	maxima PLUS
Menopause	maxima PLUS
Motor Neuron Disease	maxima PLUS
Muscular Dystrophy	maxima PLUS
Myasthenia Gravis	maxima PLUS
Narcolepsy	maxima PLUS, maxima EXEC, flexiFED 4
Obsessive Compulsive Disorder	maxima PLUS, maxima EXEC, flexiFED 4
Osteoporosis	maxima PLUS
Paget's Disease	maxima PLUS
Pancreatic Disease	maxima PLUS
Panic Disorder	maxima PLUS, maxima EXEC, flexiFED 4
Paraplegia/ Quadriplegia (associated medicine)	maxima PLUS, maxima EXEC, flexiFED 4
Pemphigus	maxima PLUS
Polyarteritis Nodosa	maxima PLUS, maxima EXEC
Post-Traumatic Stress Disorder	maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3
Pulmonary Interstitial Fibrosis	maxima PLUS, maxima EXEC
Scleroderma	maxima PLUS, maxima EXEC, flexiFED 4
Stroke	maxima PLUS
Thromboangitis Obliterans	maxima PLUS, maxima EXEC
Thrombocytopaenic Purpura	maxima PLUS, maxima EXEC
Tourette's Syndrome	maxima PLUS, maxima EXEC, flexiFED 4
Valvular Heart Disease	maxima PLUS, maxima EXEC
Zollinger-Ellison Syndrome	maxima PLUS, maxima EXEC

Obtaining chronic medicine

On **myFED** members must obtain chronic medicine from one of the Scheme's designated service providers. If they don't get their medicine from a DSP, they will have to pay a 40% co-payment. Fedhealth's designated service providers are MediRite, Dis-Chem, Clicks and Pharmacy Direct.

On **flexiFED 1**, members must obtain chronic medicine from one of the Scheme's designated service providers, Clicks, MediRite and Pharmacy Direct. On **flexiFED 1^{Elect}**, **flexiFED 2^{GRID}** and **flexiFED 2^{Elect}** members must obtain chronic medicine from one of the Scheme's designated service providers, MediRite and Pharmacy Direct. If they don't get their medicine from a DSP, they will have to pay a 40% co-payment.

On all other options, they can obtain their chronic medicine from any of our preferred provider pharmacies. These preferred provider pharmacies ensure price certainty for members when obtaining medication. Fedhealth's preferred providers are the MediRite group of pharmacies located in Checkers and Shoprite supermarkets, Dis-Chem, Clicks and Pharmacy Direct, a courier pharmacy. Members may use any pharmacy, however if a dispensing fee in excess of 25%/R25 is charged, the member will have to pay the difference.



Option upgrades any time of the year within 30 days of diagnosis of a dread disease.

Programmes and wellness initiatives by Fedhealth

These benefits are funded from Risk and does not affect members' Savings/Wallet:



Corporate wellness days

Corporate wellness days provide the opportunity to create awareness, education, prevention, screening and targeted interventions that support positive lifestyle changes. These days are well-received, as it is convenient for Fedhealth members to have these services at their place of work. In addition to the clinical value that can be derived from wellness days, they provide Fedhealth with the opportunity to market the Scheme to clients and potential clients.



Health Risk Assessments

This benefit aims to identify members who are at risk of developing lifestyle diseases, and either help them prevent the onset through suitable lifestyle interventions, or help them manage their disease with practical advice and utilisation of Scheme benefits. A Health Risk Assessment can be requested at participating pharmacies and BASA registered biokineticists.



Sisters-on-Site

Fedhealth partnered with SOS Corporate Wellness (Sisters-on-Site) to offer a nursing Sister-on-Site at our members' workplaces. With the employer's influence, we aim to identify and address the organisation's specific areas of concern. By helping members change their behaviour patterns and choose healthier lifestyles, we aim to reduce healthcare expenditure (particularly on day-to-day utilisation), absenteeism, turnover rates, worker's compensation claims and tardiness.



Fedhealth Conservative Back and Neck Rehabilitation Programme

Fedhealth has an established intervention for members suffering from back and neck problems. Built on the principle of active muscle reconditioning, it's supported by clinical studies showing that exercise reduces pain and can normalise function in many instances. The programme takes a comprehensive and holistic approach to chronic back and neck pain and offers individualised treatment to qualifying members. After an initial assessment, beneficiaries receive treatment twice a week for six weeks and a home based protocol for long-term care. Email backandneck@fedhealth.co.za for more information about the programme.



Mental Health Programme

On flexiFED 4, maxima EXEC and maxima PLUS

Fedhealth's Mental Health Programme is available to all qualifying members who have been diagnosed with mental health conditions including depression and bipolar mood disorder. The programme uses innovative solutions for member empowerment and education with the aid of a dedicated Care Manager. Email mentalhealth@fedhealth.co.za for more information.



Weight Management Programme

The Weight Management Programme is an intervention expertly designed for qualifying Fedhealth members with a high BMI and waist circumference. Members participate in a 12-week, biokineticist-led intervention plan that gives them access to a dietician and psychologist with the goal to lose the excess weight and lead healthier, more rewarding lives. Once the programme is completed, ongoing advice and monitoring is available for continued support. Email weightmanagement@fedhealth.co.za for more information. This benefit is available every two years.



GoSmokeFree Smoking Cessation Programme

Fedhealth is encouraging members who smoke to sign up for the GoSmokeFree service that's available at 200 pharmacies countrywide, including Dis-Chem, Clicks, Pick n Pay and independent pharmacies. All smokers have a yearly benefit for the GoSmokeFree programme which is payable from risk benefits. The service comprises a pre-quit assessment and support sessions and features an individual plan to help with smoking cessation. Visit gosmokefree.co.za to find out more about this benefit.



Aid for AIDS (HIV Management)

Fedhealth offers the Aid for AIDS (AFA) programme to help members who are HIV-positive manage their condition. The benefits of being on the programme (over and above the payment of the necessary medicine and pathology claims), include clinical and emotional support with the utmost confidentiality.



Paed IQ

Paed IQ is a 24/7 telephone advisory service available to all parents with children under the age of 14 years. This service aims to support and advise parents on any healthcare related childcare issues. Call 0860 444 128 to access this great service.



Diabetes Care

We provide members with diabetes access to a comprehensive programme that is tailored to their needs and other chronic conditions they might have. This includes continued access to a treating doctor, authorised chronic medication, blood and laboratory tests, a Health Coach, online tools and information to empower the member. Members can call 0860 002 153 or email diabeticcare@fedhealth.co.za



A proactive stance on health: screening benefits

Packed with screenings for every life stage, Fedhealth's screening benefit was created to stretch members' day-to-day benefit by paying more from Risk. The Scheme pays for screenings for women's, children's, cardiac, as well as general health (like an annual flu vaccine).

On the most comprehensive options, the benefit even includes screening and preventative programmes for older members. Members on **maxima EXEC** and **maxima PLUS** have a benefit for bone densitometry screening.

Our **myFED** option has a benefit for annual flu vaccinations, an annual HIV test and Health Risk Assessments, which include wellness and preventative screenings.

Screening benefit

This benefit covers the tests and assessments done to help members either prevent illness or address specific conditions they may already have.

Women's Health - All options except for myFED		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
Men's Health - All options		
Prostate Specific Antigen (PSA)	Men; ages 45 to 69	1 every year
Children's Health - All options except for myFED		
Immunisation Programme (as per State EPI)	Birth to 12 years	Various
Cardiac Health - All options except for myFED		
Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years
Over 45's - All options except for myFED		
Bone densitometry (only available on maxima PLUS and maxima EXEC)	Women; aged 65 and older and Men; aged 70 and older	1 every 2 years
Breast cancer screening with mammography	All lives; aged 45 and older	1 every 3 years
Colorectal cancer screening (faecal occult blood test)	All lives; ages 50 to 75	1 every year
Pneumococcal vaccination	All lives; aged 65 and older	1 per lifetime
General - All options		
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 - All options		
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

What about cancer?

Oncology Disease Management

Fedhealth supports cancer patients in their time of need, and diagnosed members are encouraged to register on the Fedhealth Oncology Programme by calling **0860 100 572**. The Scheme offers all members the opportunity to **change to a higher option within 30 days of a life-changing event or diagnosis**. This ensures that those with cancer can get access to medication that will help them to remain economically active, with all the support they require to deal with this stressful diagnosis.

We require a clinical summary of each member's case: this must contain the history, ICD-10 codes, the clinical findings of the doctor, as well as the test results confirming the cancer and the specific type of cancer. The proposed treatment plan must be submitted so that the oncology team can approve the appropriate therapy. Our caring agents will guide the member through the process.

Members can access the oncology benefit by obtaining pre-authorisation from a staff member within the Oncology Disease Management team. The team comprises a number of highly skilled healthcare professionals who work in conjunction with the treating doctor to ensure that treatment provided is both clinically appropriate and cost-effective. A set of cancer guidelines and protocols are used during the pre-authorisation process. These guidelines are continually updated as new products are launched and new treatment protocols established. In addition, our team is supported by a number of oncologists and haematologists from the private, public and academic sectors.

On **myFED** and **flexiFED 1**, oncology is covered unlimited at PMB level of care at the designated service provider, ICON, subject to Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used.

On **flexiFED 2** and **flexiFED 3**, oncology is covered up to R290 400 per family per year at the designated service provider, ICON, subject to Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used.

On **flexiFED 4**, oncology is covered up to R464 700 per family per year at the designated service provider, ICON, subject to Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used.

On **maxima EXEC**, oncology is covered up to R580 900 per family per year at a preferred provider, ICON, subject to Level 2 treatment protocols. DSP above limit. A 40% co-payment applies where a DSP provider is not used.

On **maxima PLUS**, oncology is covered unlimited at a preferred provider, ICON, subject to Level 3 treatment protocols. Treatment will be covered up to the Fedhealth Rate if the preferred provider is not used.



At Fedhealth you can upgrade your option any time of the year on diagnosis of cancer.

Independent Clinical Oncology Network (ICON)

The Scheme has contracted with ICON for the provision of active oncology treatment. ICON is a network of oncologists that includes 75% of all practicing oncologists in South Africa. To find an ICON network specialist, call **0860 002 153**.

Chemotherapy and associated medicine

Chemotherapy and medicine directly associated with the treatment of cancer will be paid from the oncology benefit, provided a valid authorisation has been obtained. The treating doctor must submit a treatment plan to Oncology Disease Management, cancerinfo@fedhealth.co.za. Once treatment has been authorised, the member and doctor will receive an authorisation letter. Treatment for conditions not directly related to the treatment of the cancer (e.g. depression) as well as treatment for the long-term conditions that may develop as the result of chemotherapy or radiotherapy, will be funded from an alternative benefit (i.e. the Chronic Disease Benefit, the Savings Account/ Wallet or OHEB on **maxima PLUS**).

Radiotherapy

Radiotherapy will be paid from the oncology benefit, provided a valid authorisation has been obtained. The treating doctor must submit a treatment plan to Oncology Disease Management. Once treatment has been authorised, the member and doctor will be sent an authorisation letter.

Specialised medication

Specialised medication is medication that is focused on a defined group of patients, diseases, skills, or philosophy. e.g. biologicals – oncology and non-oncology

- On **maxima EXEC** we cover specialised medicine up to R181 200 per family per year
- On **maxima PLUS** we cover specialised medicine up to R363 500 per family per year

Consultations and visits

Oncologist consultations and hospital visits are paid from the oncology benefit while the member has either an active chemotherapy or radiotherapy authorisation. Prior to starting treatment, consultations are paid from the Savings Account/ Wallet or OHEB (**maxima PLUS**). Hospital visits are pre-authorised at the same time as the authorisation for chemotherapy or radiation treatment. You will receive an authorisation letter detailing the number of visits authorised and the period for which these visits are authorised.

Pathology

Oncology-related pathology claims are paid from the oncology benefit while the member is receiving treatment (either chemotherapy or radiotherapy), provided that the member has a valid authorisation. A list of appropriate pathology codes has been defined and claims for these

services are automatically paid from the oncology benefit (i.e. a separate pre-authorisation is not required).

Radiology

General radiology

General oncology-related radiology claims are paid from the oncology benefit while the member is receiving treatment (either chemotherapy or radiotherapy), provided that the member has a valid authorisation. A list of appropriate radiology codes has been defined and claims for these services are automatically paid from the oncology benefit (i.e. a separate pre-authorisation is not required).

Specialised radiology

Specialised radiology (e.g. CT scans, MRIs, angiography, radioisotopes) requires a separate pre-authorisation. These pre-authorisations must be obtained from the Authorisation Centre. Specialised radiology is paid from Risk. A co-payment for non-PMB MRI/CT scans will apply on most options.

PET scans

PET scans are limited to two per family per annum restricted to staging of malignant tumours. PET scans are paid from the oncology benefit.

Surgery and hospitalisation

Claims for surgery and hospitalisation will be paid from the in-hospital benefit, provided that the member obtains a valid authorisation from the Authorisation Centre.

Stoma therapy

Stoma therapy will be paid from Risk. On **maxima PLUS**, stoma therapy will be paid from OHEB first and once depleted, from Risk. Pre-authorisation is not required.

Terminal care and private nursing

Accommodation in a hospice or terminal care facility for the care of patients in terminal stage of life will be covered from the Terminal Care Benefit covered up to R32 300 per family per year (no benefit on **myFED**). Pre-authorisation must be obtained from the Hospital Authorisation Centre. Private nursing will be paid from the Alternatives to Hospitalisation benefit, where this is available.

Post-active treatment

Post-active refers to the time when the member actually had last active treatment (e.g., hormone therapy, chemotherapy or radiotherapy). "For life" means that the member will remain on the oncology programme as long as the cancer is in remission. Whilst in remission, a list of appropriate consultation, radiology and pathology codes has been defined and claims for these services are automatically paid for life from the oncology benefit. Should the condition regress, the active treatment benefit will be reinstated upon submission of a new treatment plan.

Cover for day-to-day expenses

Here is a breakdown of the different ways in which we cover day-to-day expenses, depending on the option:



Day-to-day benefits paid by Fedhealth

At Fedhealth, we pride ourselves on the fact that we cover more from Risk than any other medical schemes, to help our members' day-to-day benefits last even longer.

a. Consultations with a network GP

Members can see their GP as often as they need on most options by either visiting any network GP or a nominated network GP (depending on the option).

b. Treatment for 30 days after discharge from hospital

We pay for follow-up treatment that may be required after a hospital event for up to 30 days after the date of discharge. This treatment includes physiotherapy, x-rays and pathology, but does not cover follow-up consultations with specialists or GPs. This benefit does not apply to the **myFED** option.

c. Take-home medicine

We pay for seven days of take-home medication when the member is discharged from hospital. The medication must be dispensed by the hospital and must reflect on the original hospital account.

d. Specialised radiology

We pay for MRI/ CT scans whether they are performed in- or out-of-hospital. A co-payment applies for non-PMB MRI/ CT scans on all options except **maxima PLUS**. **myFED** does not have an out-of-hospital benefit for specialised radiology.

e. Trauma treatment at a casualty ward

We pay for emergency treatment, like stitches, at a casualty ward. Whether the member is admitted to hospital or not, authorisation must be obtained within 48 hours and a co-payment of R600 per visit for non-PMBs applies to all options except **maxima PLUS**.

f. Female contraception

We pay for female contraception including oral, patches, contraceptive rings, certain injectables, and IUDs that include Mirena®. It must be prescribed by a GP or gynaecologist and is not applicable to pills prescribed for acne. On **myFED**, oral and injectable contraceptives are covered.

g. In-hospital dentistry for children under 7

We pay for dentistry performed in-hospital for children up to the age of 7. The hospital account and anaesthetist costs are paid from the in-hospital benefit while the dentist's account comes from day-to-day benefits. This benefit applies to all options except **flexiFED 1** and **myFED**.

Medical Savings Account

Available on the **flexiFED** options, **maxima EXEC** and **maxima PLUS**

The Savings Account pays for day-to-day expenses first (from the beginning of the year) and pays expenses up to the actual cost. In some cases, if the member has money available in their Savings Account, they can use this to pay co-payments. However, a co-payment for a Prescribed Minimum Benefit (PMB) condition cannot be paid from the Savings Account. The Savings Account works differently to other benefits in that the member carries any remaining amount over to the next year.

OHEB

OHEB

Available on **maxima PLUS** only

After the Savings Account has run out of funds, day-to-day expenses are paid from the Out-of-Hospital Expenses Benefit up to the Fedhealth Rate until the benefit limit is reached. There are maximum amounts for specific treatments and conditions.

We cover more from Risk so day-to-day benefits last longer!



MediVault & Wallet

Available on **flexiFED 1, 2, 3 and 4**

Once the Savings Account runs out, the member will either have to pay for all their day-to-day medical expenses out of their own pocket or they can access their MediVault. On the **flexiFED** options, members are allocated money for day-to-day medical expenses available in their personal MediVault. This amount is based on their family composition, and is not pro-rated, i.e. even if they only join in August, they'll have the same amount available as they would have in January. To access these funds, they can transfer it, in full upfront, or in part as needed, to their Wallet.



Threshold benefit

On **flexiFED 1, flexiFED 2 and flexiFED 3**

To access the Threshold benefit, members need to submit all day-to-day claims to accumulate to the Threshold level. All day-to-day expenses accumulate to the Threshold level at cost. Thereafter, certain claims will be paid from the Threshold benefit. These include preventative dentistry (**flexiFED 1**), basic dentistry (**flexiFED 2 and 3**) and unlimited nominated network GP visits.



Threshold benefit

On **flexiFED 4, maxima EXEC and maxima PLUS**

The Threshold benefit pays for certain day-to-day expenses once the member's claims have accumulated up to the required level. The Threshold level is reached through the accumulation of claims paid from the member's day-to-day benefit 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** and 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.



Maternity benefit

On **flexiFED 2, flexiFED 3, flexiFED 4, maxima EXEC and maxima PLUS**

We pay for antenatal scans, antenatal classes, an amniocentesis as well as ante- and postnatal consultations with a midwife, network GP and gynaecologist. The level of cover depends on the member's option.



Doula benefit for labour support during natural childbirth

We pay up to R3 000 per delivery for a Doula (natural labour coach). This benefit does not apply to the **myFED** option.



Postnatal midwifery benefit

We pay for four consultations per pregnancy with a midwife. This benefit applies to consultations both in- and out-of-hospital.



Early childhood benefits

a. Consultations with a paediatrician

On **flexiFED 2, flexiFED 3, flexiFED 4, maxima EXEC and maxima PLUS**

We pay for one consultation per child with a network paediatrician without referral from a GP. The level of cover depends on the member's option.

b. Infant hearing screening benefit

We pay for a screening test from birth up to the age of 8 weeks with an audiologist. This benefit is covered up to the Fedhealth Rate.

c. Childhood illness specialised drug benefit

We pay for specialised drugs for children up to 18 years old on **flexiFED 2, 3 and 4**. Covered from the specialised medicine benefit on **maxima EXEC** and **maxima PLUS**.

Paid from Risk and not day-to-day benefits



Optometry benefits

On **flexiFED 3**

We pay for a comprehensive consultation and one pair of single vision or bifocal lenses and a frame up to R210 per beneficiary every 24 months. These benefits are provided by an optometrist in the Iso Leso optical network.



Dentistry benefits

On **flexiFED 1, flexiFED 2 and flexiFED 3**

Paid from Savings/ Wallet or self-funded. Once the Threshold level has been reached, the following benefits will be paid from the Threshold benefit: two annual consultations per beneficiary incl. x-rays, scaling and polishing (on **flexiFED 2 and 3**, fillings, extractions and root canal are also covered). Subject to contracted dentists and limited to a list of approved procedures, dental tariff codes and protocols.

These benefits show we really care



● ● ●
Giving our members more
value and support when
they need it.

24-hour Fedhealth Nurse Line

Our professional nurses are always on the other end of the line to provide advice on issues like medical emergencies, symptoms, medication side-effects, stress management and teenage support.

Paed-IQ

A South African based medical information company that provides information and services to parents and caregivers that enhance the level of care they can offer their children.

Fedhealth Baby Programme

Free baby goodies, support and advice for all parents-to-be. Pregnant members or dependants receive a Fedhealth baby bag filled with baby product samples, discount vouchers and a baby handbook. They also have access to professional advice when they need it.

Emotional wellbeing programme

Available to all Fedhealth members and beneficiaries, our emotional wellbeing programme provides telephonic advice and support to help members deal with issues like stress at work, relationship issues, bullying at school and teenage troubles.

Following these telephonic sessions, we can also put the member in touch with a psychologist for one-on-one sessions at a reduced rate, should they need it. Plus, we'll send the member useful communications about financial, legal and trauma advice. This life coaching/ lifestyle wellness service is run by a care centre and is available, night or day, via the telephone, email, SMS and a call-back facility.

Emergency transport/ response

Through our partner Europ Assistance, we provide all members with emergency transport.

MediTaxi

MediTaxi is a medical taxi service available to Fedhealth members who've had hospital authorisations in Cape Town, Johannesburg, Pretoria and Durban. Members can access the 24/7 MediTaxi benefit to take them to follow-up doctor's appointments, if they've undergone an authorised operation or medical treatment that prevents them from driving. Limited to two return trips per member/ beneficiary per annum.

SOS Call Me

Fedhealth's user-friendly call back service free to all Fedhealth members and their dependants. Members can select three options on the service: 1. Emergency Medical Services (EMS), 2. Nurse Line and 3. MediTaxi.

Upgrades within 30 days of a life-changing event

Members can upgrade to a higher option with better benefits ANY time of the year in the case of marriage of the main member, pregnancy or the diagnosis of a dread disease within 30 days of the life-changing event taking place. Some dread diseases that qualify include: cancer, renal failure, multiple sclerosis, diabetes, stroke, neurological disorders, HIV/ AIDS, cardiac conditions, Parkinson's disease, Alzheimer's disease, Amyotrophic lateral sclerosis (ALS) a.k.a. motor neurone disease.

Child rates for financially dependent children up to the age of 27

Fedhealth charges child rates for financially dependent children up to the age of 27. This means that student dependants pay rates applicable to children, as long as they're unmarried and not earning more than the maximum social pension.

Only pay for three children

The Scheme only charges for three child dependants, the fourth and subsequent children are covered for free.

Overview of the Fedhealth option range



myFED

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.



flexiFED

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 1 – Young singles

flexiFED 2 – Family start-ups

flexiFED 3 – Young families

flexiFED 4 – Mature families



maxiFED

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

maxima EXEC

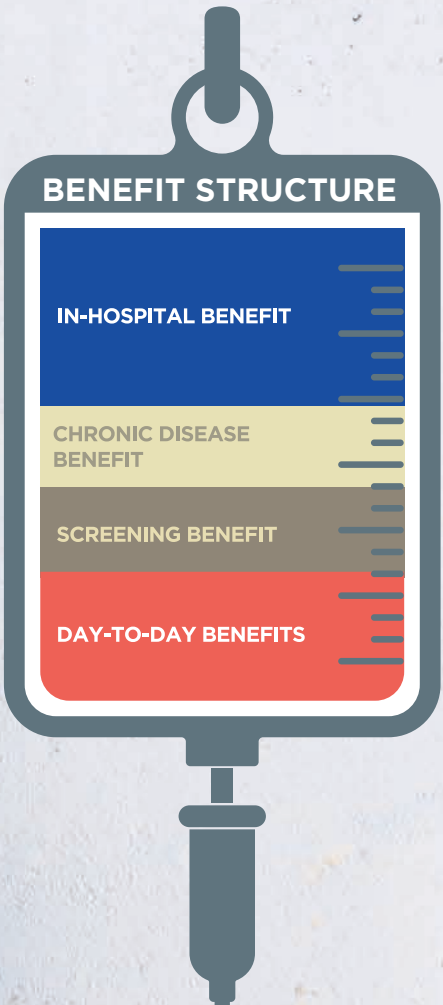
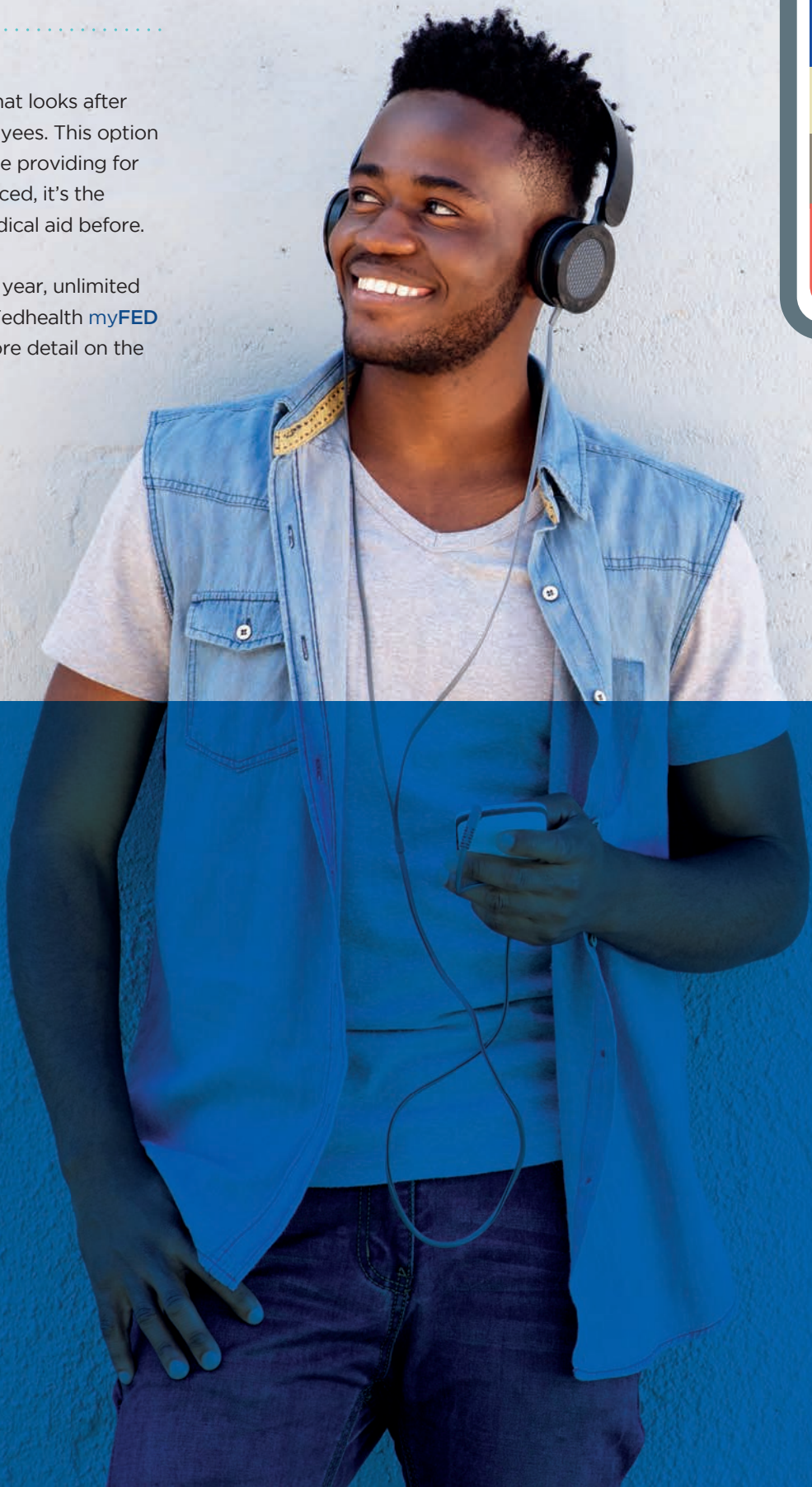
maxima PLUS



Starter healthcare

myFED 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 option and what it offers members.



On myFED, members enjoy the following benefits:

- **In-hospital benefit** – No overall annual limit for hospitalisation at network hospitals.
- **Chronic disease benefit** – Members are covered for conditions on the Chronic Disease List (CDL). Covered in full up to the Medicine Price List if the member uses medicine on the basic formulary and obtains it from one of our DSPs: Clicks, Dis-Chem, MediRite and Pharmacy Direct.
- **Screening benefit** – This benefit pays for lifestyle screenings, wellness screenings like finger prick glucose and total cholesterol, blood pressure, waist circumference and body mass index (BMI), and physical screenings.
- **Day-to-day benefits** – We provide comprehensive day-to-day benefits on myFED, like unlimited contracted nominated GP visits.
- **Additional benefits** – Members can enjoy lots of additional valuable benefits like the myFED Baby Programme, oral and injectable contraceptives (acute formulary) and the free Fedhealth Nurse Line.



myFED

additional benefits

Additional valuable benefits that give members more support.



myFED Baby Programme

We offer a free maternity programme for pregnant members and beneficiaries offering support, advice and a handy baby bag.



Paed-IQ

Paed-IQ is a telephonic paediatric advice line for members with children up to the age of fourteen.



Postnatal midwifery benefit

We give members four consultations with a midwife in- and out-of-hospital per pregnancy.



Infant hearing screening benefit

We provide newborns with one test with an audiologist up to the Fedhealth Rate.



Take-home medicine benefit

We cover take-home medicine following a hospital visit up to the MPL. This is limited to seven days' medication per hospital event.



Trauma treatment at a casualty ward

We cover trauma treatment at a casualty ward whether the member is admitted or not, unlimited up to the Fedhealth Rate. A co-payment of R600 per visit for non-PMBs applies.



Female contraception benefit

Certain oral and injectable contraceptives for female members are paid from Risk.



Fedhealth Nurse Line

Members can access our 24-hour toll-free line manned by professional nurses for their medical and related queries.



Emotional Wellbeing Programme

We provide 24-hour telephonic support to get members through life's ups and downs, with the option to refer them to psychologists at reduced rates.



Emergency transport/ response

We provide emergency transport through Europ Assistance to assist our members in an emergency situation.



Comprehensive managed care programmes

We offer various programmes for 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 that enables Fedhealth members to access Emergency Medical Services (EMS), the Fedhealth Nurse Line or MediTaxi.



Upgrades within 30 days of a life-changing event

Our members can upgrade to a higher option within 30 days of 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.



Only pay for three children

Fedhealth covers fourth and subsequent children for free.

myFED

in-hospital benefit

In-hospital benefit

This benefit covers all treatments and procedures that have to be done in a hospital and that is covered by the myFED option.

Benefit	All limits are per family per year unless otherwise specified
Overall annual limit (OAL)	No overall annual limit
Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at Fedhealth Network Hospitals. R12 000 co-payment on voluntary use of non-network hospitals will apply
Healthcare professional tariff (HPT)	Unlimited
Fedhealth Network GPs and Specialists	Covered in full
Non-network GPs and Specialists	Covered up to the Fedhealth Rate. Limited to R2 300 per beneficiary per year
Other healthcare professionals	Up to the Fedhealth Rate
Prescribed Minimum Benefits (PMB)	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs and Specialists. Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs and 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	Limited to R38 100 per maternity event, with a limit of R56 400 per family, per year. Unlimited at cost at PMB level of care once limits are reached. Elective Caesarean sections subject to a R12 000 co-payment
Anti-retroviral & related medication	
Related pathology	
Maternity	Limited to R38 100 per maternity event, with a limit of R56 400 per family, per year. Unlimited at cost at PMB level of care once limits are reached. Elective Caesarean sections subject to a R12 000 co-payment

Benefit	All limits are per family per year unless otherwise specified
Oncology: oncologists, haematologists and credentialed medical practitioners, consultations, visits, treatment and materials used in radiotherapy and chemotherapy	Covered up to PMB level of care at designated service provider* and paid from Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used
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
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	R9 100
Radiology	
General	Unlimited, subject to basic protocols and limited list of tests and procedures
Specialised radiology	R14 000 per beneficiary, subject to an overall limit of R28 300 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. A 40% co-payment applies where a DSP provider is not used
Take-home medicines	Up to the MPL. Limited to 7 days' medication per hospital event

*Designated Service Provider (DSP) is ICON - Independent Clinical Oncology Network MPL - Medicine Price List FR - Fedhealth Rate

Chronic disease benefit
Cover for conditions that require long-term medication or can be life-threatening.

Limit	Unlimited cover for conditions on the Chronic Disease List (CDL)
Formulary	Basic formulary
Designated Service Provider	MediRite, Clicks, Dis-Chem and Pharmacy Direct



Day-to-day benefits

An out-of-hospital benefit funded by the Scheme to give members more value.

Benefit	Limit
General Practitioners	No overall annual limit
Contracted	Unlimited at nominated myFED network GP, subject to protocols and utilisation monitoring after 10 visits per beneficiary per year. Each beneficiary can nominate up to 2 myFED network GPs. Limited to two mental health consultations per beneficiary per year. Up to 2 myFED network GP consultations per beneficiary for non-nominated GPs allowed per year (referred to as out-of-area)
Not contracted	No benefit
Specialists	Covered in full
Fedhealth Network Specialists	2 specialist consultations up to R1 800 per family per year. Must be referred by contracted GP. If a referral is not obtained, a 40% co-payment will apply
Non-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 paid from acute formulary
Mental health	See GP benefit. Limited to 2 mental health consultations per beneficiary at a nominated myFED contracted GP
Optometry	Paid from ISO Leso Network Optometrists. Frame to the value of R210 or R210 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 two-year benefit cycle per beneficiary
Over-the-counter medication	No benefit
Maternity	Ultrasound as per radiology benefit
Pathology	Unlimited subject to basic protocols and limited list of tests and 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 and Dentists)	Unlimited, subject to acute formulary for all medical practitioners
Physiotherapy	No benefit
Radiology	
General	Unlimited, subject to basic protocols and a limited list of tests and procedures. Must be referred by contracted medical practitioner
Specialised	No benefit
Trauma treatment at a casualty ward	Unlimited up to the Fedhealth Rate. A co-payment of R600 per visit for non-PMBs applies.

Highest household income per month	Member	Adult Dependant	Child Dependant*
1 - 6 251	R1 023	R893	R492
6 252 - 10 219	R1 297	R1 126	R634
10 220 - 12 622	R1 818	R1 587	R697
12 623 - 14 426	R2 310	R1 904	R903
> 14 427+	R3 133	R2 854	R1 194

*Up to a maximum of three children



flexiFED

Flexible healthcare


Our flexiFED 1, 2, 3 and 4 options free members from one-size-fits-all plans by giving them more control over how they structure their own cover, and how much they pay.

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

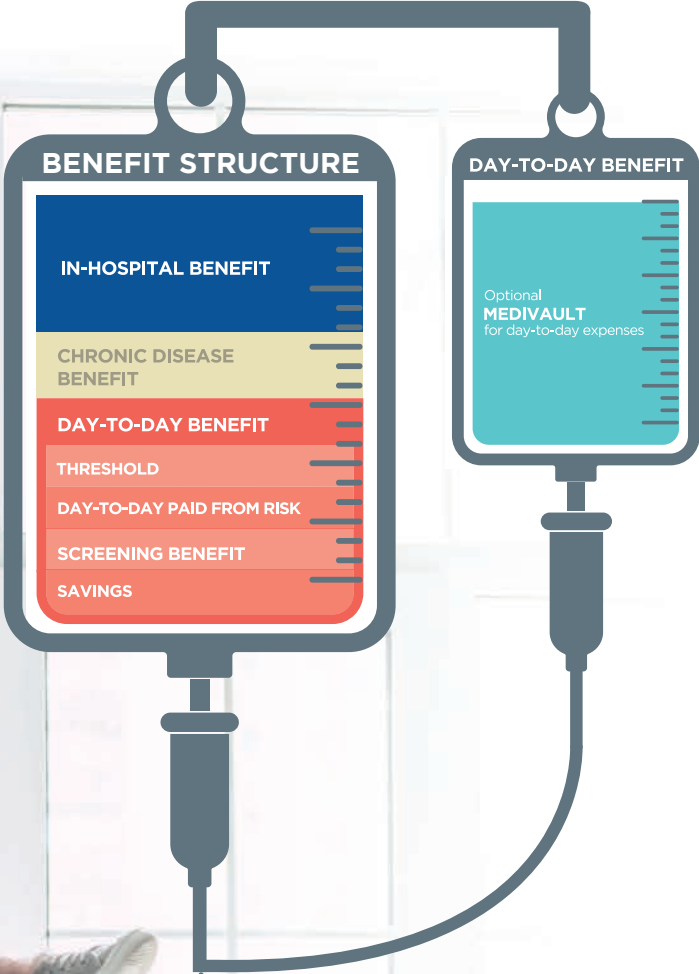
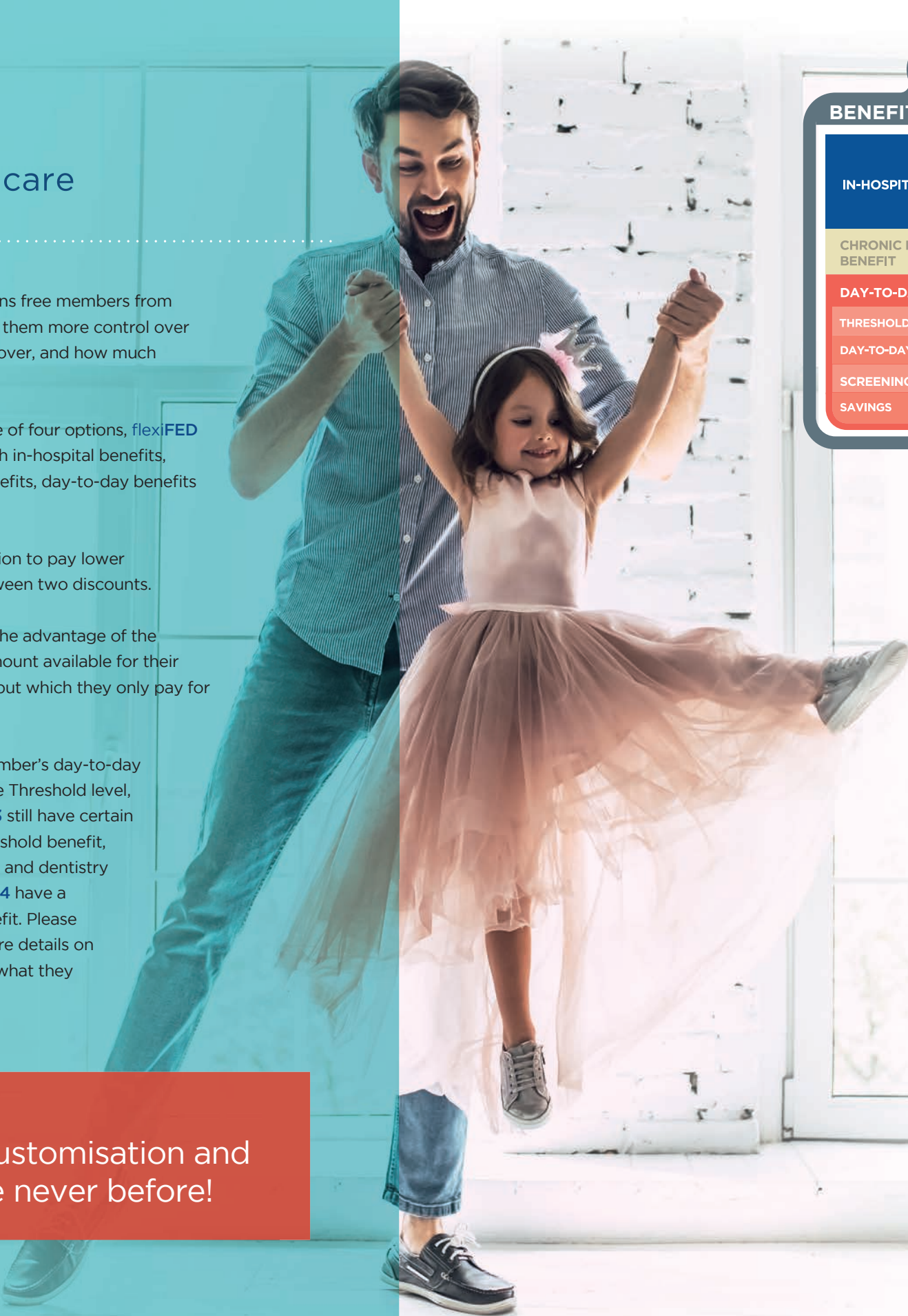
The next step is having the option to pay lower contributions by choosing between two discounts.

Next, the member also enjoys the advantage of the 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, after the member's day-to-day claims have accumulated to the Threshold level, members on flexiFED 1, 2 and 3 still have certain benefits covered from the Threshold benefit, like unlimited network GP visits and dentistry benefits. Members on flexiFED 4 have a comprehensive Threshold benefit. Please see the following pages for more details on the flexiFED Risk benefits and what they offer members.



Control, customisation and choice like never before!



On flexiFED, members enjoy the following benefits:

- **In-hospital benefit** –Members have no overall annual limit for hospitalisation.
- **Chronic disease benefit** – This benefit covers chronic conditions on the CDL. It's covered in full up to the Medicine Price List if members use medicine on the formulary and obtain it from either one of our Preferred Providers: Clicks, Dis-Chem, MediRite and Pharmacy Direct or designated service providers: MediRite and Pharmacy Direct (and Clicks on flexiFED 1). Additional conditions are covered on flexiFED 3 and flexiFED 4.

- **Day-to-day benefits** – Day-to-day expenses on the flexiFED option range are first funded from any available Savings the member might have. Once their Savings is depleted, day-to-day expenses can be paid from the Wallet once the member has activated their MediVault and transferred funds to their Wallet.

Each of the flexiFED options has a Nominal Savings contribution. This allows members to transfer/retain any accumulated Savings from a previous option/ scheme when joining a flexiFED option. Any member on a flexiFED option can also top up this Savings Account at any time up to a maximum annual amount of 25% of their gross contribution. Any claim submitted which is not payable from Risk will be funded from the member's Savings Account first.

- **Threshold benefit**
On flexiFED 1, 2 and 3, the Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.
On flexiFED 4 the Threshold benefit pays for comprehensive day-to-day expenses once claims have accumulated to the Threshold level.

- **Day-to-day benefits paid by the Scheme** –We pride ourselves on paying more from Risk so the members' day-to-day benefit lasts longer.

- **Screening benefit** – Preventative screenings and assessments like lifestyle screenings, wellness screenings (includes finger prick glucose and total cholesterol, blood pressure, waist circumference and body mass index (BMI) and physical screenings are covered from this benefit.

- **Savings** –The funds in the member's Medical Savings Account (MSA) will be used first when he or she has day-to-day medical expenses.

flexiFED

GRID and Elect options

GRID

Members on flexiFED 2, 3 and 4 can **save up to 11% on their monthly contribution** by committing to only use Fedhealth's network of more than 100 world-class private hospitals. **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 to their home in case of planned procedures, before choosing this saving.

Elect

Members can enjoy a **25% saving on their monthly contribution** by choosing to pay a fixed excess of R12 000 on all hospital admissions, except for emergencies. This excess however only applies to the hospital bill; the member could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.



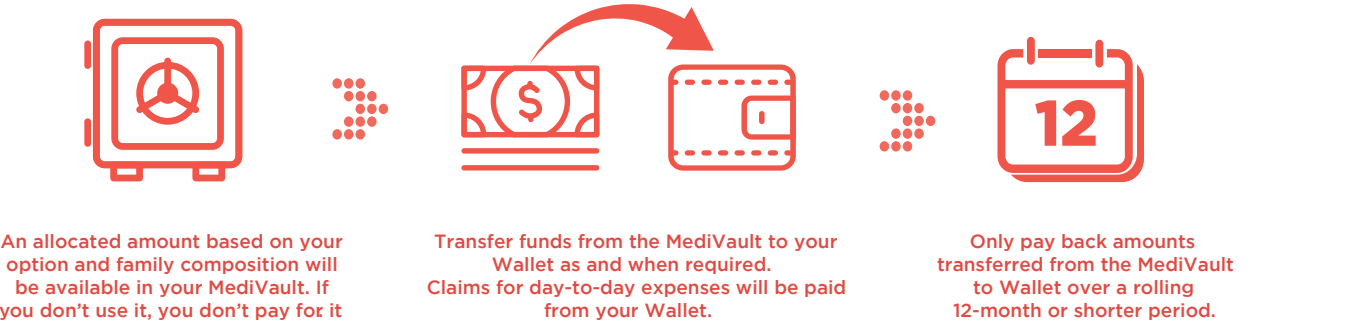
The MediVault & Wallet



Members are allocated funds for day-to-day medical expenses available in their personal **MediVault**. This amount is based on their option and family composition, and is not pro-rated, i.e. even if they only join in August, they'll have the same amount available as they would have in January. To access these funds, members can transfer it, in full upfront, or in increments of R600, to their **Wallet**. Members only have to pay back the money that has been transferred from their **MediVault** to their **Wallet** – over a period of 12 months, e.g. from April 2020 to April 2021. Members may also choose a shorter repayment term.

How much is in the MediVault	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R9 000	R9 600	R10 800	R14 400
M + 1	R12 600	R15 000	R16 200	R25 800
M + 2	R13 800	R20 400	R21 600	R29 400
M + 2+	R15 000	R24 000	R25 200	R33 000

How does the MediVault and Wallet work?



What if members prefer the traditional medical savings account system?
If members prefer the traditional medical savings account system, they can either:

Transfer their chosen amount into their Wallet at the beginning of the year, which means they will pay more or less the same amount they did before when Savings was still included in their contribution.

OR

Transfer only a portion of their MediVault funds as they need it, meaning they pay less.

OR

Or **make the choice not to use the facility at all** and save on their monthly contribution.

Activating the MediVault and transferring funds into the Wallet
Members can do so in three ways:

- 1

Call the **Fedhealth Customer Contact Centre** on 0860 002 153 for assistance.
- 2

Login to the **Fedhealth Family Room online member portal** and follow the prompts.
- 3

Call our USSD line on ***134*999*memberno#** and follow the prompts.

flexiFED option range

With our flexiFED option range, members can stop paying for cover they don't use. Instead, they can select cover that fits their current needs... but with the option to change when the unexpected happens. It's cover that grows with the member.

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.

Unlimited nominated network GP consults from Risk after day-to-day claims have reached the Threshold level.

Female contraception paid from Risk

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 Risk 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.

flexiFED 2

Family start-ups

For young families who are just starting out.

Rich maternity benefits:

- 2x antenatal scans and 8 ante- and postnatal consults with midwife, network GP and gyna
- Fedhealth Baby programme
- Doula benefit
- Postnatal midwifery benefit

Great childhood benefits: ALL PAID FROM THE RISK BENEFIT

- Paed-IQ (online parenting hub)
- Paediatric consultations without referral up to 12 months old
- Infant hearing screening benefit
- Childhood immunisations
- Trauma treatment in a casualty ward for those falls from the swing.
- Unlimited nominated network GP consults after day-to-day claims have reached the 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.

Lifestyle benefits:

- Female contraception and vasectomies
- Unlimited nominated network GP consults from Risk after day-to-day claims have reached the Threshold level.
- Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease.

flexiFED 3

Young families

For young, still growing families.

Rich maternity benefits:

- 2x antenatal scans and 12 ante- and postnatal consults with midwife, network GP and gyna
- Fedhealth Baby programme
- Doula benefit
- Postnatal midwifery benefit
- Private ward cover

Great childhood benefits: ALL PAID FROM THE RISK BENEFIT

- Paed-IQ (online parenting hub)
- Paediatric consultations without referral up to 24 months old
- Infant hearing screening benefit
- Childhood immunisations
- Trauma treatment in a casualty ward for those falls from the swing.
- Unlimited nominated network GP consults from Risk after day-to-day claims have reached the Threshold level.
- Childhood illness specialised drug benefit up to 18 years old
- Additional chronic benefit for children up to the age of 18 with asthma, eczema and acne up to the age of 21.
- Only pay for up to three children, the rest are covered for free.

Lifestyle benefits:

- Female contraception and vasectomies
- Unlimited nominated network GP consults from Risk after day-to-day claims have reached the 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.

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.

Rich maternity benefits

Unlimited accident and emergency treatment at any private hospital.

Unlimited network GP consults from Risk

Female contraception and vasectomies paid from Risk

Trauma treatment in a casualty ward paid from Risk for sports or hazardous pursuit injuries.

Specialised radiology

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

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

flexiFED day-to-day benefits paid from Risk

At Fedhealth, we pride ourselves on paying more from Risk, so the member's day-to-day benefit lasts longer.



Unlimited network GP visits

Members on **flexiFED 1, 2, and 3** get unlimited consultations at a nominated Fedhealth Network GP once the Threshold level has been reached. Each beneficiary can nominate up to two network GPs. Limited to two mental health consultations per beneficiary, per year. Up to two network GP consultations per beneficiary for non-nominated GPs allowed per year (referred to as out-of-area); OR two non-network GP consultations per beneficiary up to the Fedhealth Rate.

flexiFED 4: members have unlimited consultations at a Network GP **never paid from Savings**. Limited to two mental health consultations per beneficiary per year.

flexiFED 4^{GRID} and flexiFED 4^{Elect} members have unlimited consultations - at a nominated Network GP. Each beneficiary can nominate up to two network GPs. Limited to two mental health consultations per beneficiary per year. Up to two network GP consultations per beneficiary for non-nominated GPs allowed per year (referred to as out-of-area); OR two non-network GP consultations up to the Fedhealth Rate



Maternity

The maternity benefits we offer differ according to the option:

flexiFED 1: The maternity benefit is paid from the Savings/ Wallet or self-funded by the member.

flexiFED 2: The member gets two x 2D scans, antenatal classes up to R1 090, eight ante and/ or postnatal consultations with a midwife, network GP or gynaecologist, amniocentesis.

flexiFED 3 and flexiFED 4: This benefit covers two x 2D scans, antenatal classes up to R1 090, 12 ante and/ or postnatal consultations with a midwife, network GP or gynaecologist, amniocentesis.



Fedhealth Baby Programme

We offer a free maternity programme for pregnant members and beneficiaries offering support, advice and a handy baby bag.



Doula benefit

We cover R3 000 for a doula or labour coach per delivery during natural childbirth.



Postnatal midwifery benefit

We give members four consultations with a midwife in- and out-of-hospital per pregnancy.



Infant hearing screening benefit

We provide newborns up to the age of eight weeks with one test with an audiologist up to the Fedhealth Rate.



Paed-IQ

Paed-IQ is a telephonic paediatric advice line for members with children up to the age of fourteen.



Paediatric consultations

The paediatric benefits we offer differ according to the option:

flexiFED 1: Paid from the Savings/ Wallet or self-funded by the member.

flexiFED 2: One consultation per beneficiary with a network paediatrician up to 12 months of age. No GP referral required.

flexiFED 3 and flexiFED 4: One consultation per beneficiary with a network paediatrician up to 24 months of age. No GP referral required.



Optometry

The optometry benefits we offer differ according to the option:

flexiFED 1 & 2: Paid from the member's Savings/ Wallet or self-funded.

flexiFED 3: One comprehensive consultation per beneficiary, one pair single vision or bifocal lenses per beneficiary, frame per beneficiary (use Savings for enhanced frame) R210 per beneficiary every 24 months. Optical benefits provided by an Optical Network Provider.

flexiFED 4: Paid from the member's Savings/ Wallet or self-funded.



Dentistry benefits

On flexiFED 1, 2 and 3

Paid from Savings/ Wallet or self-funded. Once the Threshold level has been reached, the following benefits will be paid from the Threshold benefit: two annual consultations per beneficiary incl. x-rays, scaling and polishing (on **flexiFED 2 and 3**, fillings, extractions and root canal are also covered). Subject to contracted dentists and limited to a list of approved procedures, dental tariff codes and protocols.



Post-hospitalisation treatment benefit

For up to 30 days after discharge from hospital, we cover follow-up treatment like physiotherapy, x-rays or pathology.



Take-home medicine benefit

We pay for seven days of 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

flexiFED 1: Unlimited at Fedhealth Rate. First R3 200 for each non-PMB MRI/ CT scan for member's own account.

flexiFED 2, 3 & 4: Unlimited at Fedhealth Rate. First R2 300 for each non-PMB MRI/ CT scan for member's own account.



Trauma treatment at a casualty ward

We cover trauma treatment at a casualty ward whether the member is admitted to hospital or not. Unlimited up to the Fedhealth Rate. A co-payment of R600 per visit for non-PMBs applies.



Female contraception benefit

Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena are covered from Risk. These must be prescribed by a GP or gynaecologist, and are not applicable to oral contraceptives prescribed for acne.

flexiFED additional benefits

Additional valuable benefits that give members more support.



Fedhealth Nurse Line

Members can access our 24-hour toll-free line manned by professional nurses for their medical and related queries.



Emotional Wellbeing Programme

We provide 24-hour telephonic support to get members through life's ups and downs, with the option to refer them to psychologists at reduced rates.



Emergency transport/ response

We provide emergency transport through Europ Assistance to assist our members in an emergency situation.



Comprehensive managed care programmes

We offer various programmes for members with specific healthcare needs:

Weight Management Programme

Fedhealth designed our 12-week biokineticist-led Weight Management Programme for qualifying Fedhealth members with a high BMI and waist circumference. Access to a dietician and behavioural psychologist is also available. This benefit is available every two years.

Conservative Back & Neck Rehabilitation Programme

This programme aims to help members with back and neck issues avoid spinal surgery through active muscle reconditioning.

Oncology disease management

We provide comprehensive care for members with cancer.

Mental Health Programme

On flexiFED 4

This programme offers support for members with substance-abuse or mental health issues like depression or bipolar mood disorder.

GoSmokeFree Smoking Cessation Programme

All members who are smokers have access once per beneficiary per annum to have the GoSmokeFree consultation paid from Risk.

Aid for AIDS (HIV Management)

Fedhealth offers the Aid for AIDS programme to help members who are HIV-positive manage their condition.

Diabetes Care

This programme supports members with Diabetes by providing them with access to a treating doctor, medication and blood tests to name a few.



MediTaxi

A transport service for members who need follow-up medical visits following a hospital authorisation.



SOS Call Me

A USSD call-back service that enables Fedhealth members to access Emergency Medical Services (EMS), the Fedhealth Nurse Line or MediTaxi.



Upgrades within 30 days of a life-changing event

Our members can upgrade to a higher option within 30 days of 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.



Only pay for three children

Fedhealth covers fourth and subsequent children for free.

See page 71 for contact details

flexiFED maternity benefit

Only the best will do for mothers and babies on Fedhealth! That's why we pride ourselves on providing rich maternity benefits across our flexiFED option range... so parents-to-be can focus on the joy of their pregnancy journey, while we take care of the rest.

Here are some of the maternity and childhood benefits members can expect (depending on the option):

Maternity benefits

- Two x 2D antenatal scans
- Eight ante- and postnatal consultations with a midwife, network GP or gynaecologist on flexiFED 2. Twelve ante- and postnatal consultations with a midwife, network GP or gynaecologist on flexiFED 3 and flexiFED 4
- Antenatal classes up to R1 090
- Amniocentesis
- Fedhealth Baby Programme – a free programme for all expecting beneficiaries offering support, advice and a free Fedhealth baby bag filled with baby goodies
- Private ward cover for delivery on flexiFED 3 and flexiFED 4
- Doula benefit – we offer R3 000 per delivery for a doula (birthing coach) to assist mom during natural childbirth
- Postnatal midwifery benefit – we provide four consultations per delivery with a midwife in- and out-of-hospital

Great childhood benefits

- Paed-IQ online parenting hub – free access to a 24/7 paediatric telephonic advice line
- Paediatric consultations – without referral from a GP, up to 12 months of age on flexiFED 2 and up to 24 months of age on flexiFED 3 and flexiFED 4
- Infant hearing screening benefit – we offer one test from birth up to the age of eight weeks with an audiologist up to the Fedhealth Rate.
- Childhood immunisations – immunisation from birth up to 12 years as per the state EPI
- Trauma treatment in a casualty ward – we cover emergency treatment, like stitches, in a casualty ward, whether the member is admitted to hospital or not. Authorisation must be obtained and a co-payment of R600 applies for non-PMBs
- Childhood illness specialised drug benefit up to 18 years old on flexiFED 2, 3 and 4
- Child rates up to the age of 27 – financially dependent children up to 27 are covered under child rates, provided they don't earn more than the maximum social pension
- Only pay for three children – we cover fourth and subsequent children for free

Appliances

We pay for breast pumps and nebulisers from the member's Savings/ Wallet provided they have a NAPPI code. This will accumulate to Threshold up to the appliances, external accessories and orthotics limit.



flexiFED in-hospital benefit

In-hospital benefit

This benefit covers all treatments and procedures that have to be done in a hospital and that is covered by the flexiFED options.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Overall annual limit (OAL)	Unlimited at network hospitals only. R6 700 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 unlimited. Paid in full.			
Non-network GPs	Paid up to Fedhealth Rate			
Non-network Specialists	Paid up to Fedhealth Rate			
Other Healthcare Professionals	Paid up to 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 up to the Fedhealth Rate and 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 at network hospitals only. R6 700 co-payment on voluntary use of non-network hospitals	Unlimited at negotiated tariff	Unlimited at negotiated tariff. Private ward cover for maternity admissions	Unlimited at negotiated tariff. Private ward cover for maternity admissions
Additional medical services (dietetics, occupational therapy and 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 R12 100 per family per year

flexiFED in-hospital benefit

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Alternatives to hospitalisation:				
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff			
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost up to PMB level of care			
Appliances, external accessories and orthotics	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R12 100 per family per year. (R4 530 sub-limit per beneficiary for foot orthotics)
Blood, blood equivalents and blood products	Unlimited			
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 unlimited. Paid in full.			
Non-network GPs	Paid up to Fedhealth Rate			
Non-network Specialists	Paid up to Fedhealth Rate			
Other Healthcare Professionals	Paid up to Fedhealth Rate			
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)			
Dentistry				
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 400 on the hospital bill			
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 from Savings/ Wallet or self-funded		

flexiFED in-hospital benefit

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
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 paid from Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used	R290 400 at designated service provider* and paid from Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used		R464 700 at designated service provider* and paid from Level 1 treatment protocols. A 40% co-payment applies where a DSP provider is not used
Organ transplant including immunosuppression medication	Unlimited at cost at PMB level of care	R290 400 (See HPT)		R464 700 (See HPT)
Corneal graft	No benefit			R21 600 per beneficiary
Pathology, radiology (general)	Unlimited at Fedhealth Rate			
Physiotherapy	Subject to referral by a medical practitioner, pre-authorisation and treatment protocols			
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	R24 700 (see HPT)	R26 200 (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 (DSP). A 40% co-payment applies where a DSP provider is not used	R290 400 up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used		R464 700 up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used
Childhood illness specialised drug benefit (up to the age of 18)	No benefit	Childhood illness specialised drug benefit for children up to the age of 18		
Specialised radiology	Unlimited at Fedhealth Rate. First R3 200 for non-PMB MRI/ CT scans for the member's account	Unlimited at Fedhealth Rate. First R2 300 for non-PMB MRI/ CT scans for the member's account		
Spinal surgery	No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed. Member pays a co-payment of R6 500 on the hospital bill			No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed. Member pays a co-payment of R4 400 on the hospital bill
Terminal care benefit	R32 300 at Fedhealth Rate			

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

flexiFED co-payments

Co-payments

Co-payments may apply on certain in-hospital procedures, which will be for the member's account.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Co-payments per event applicable on the hospital/ facility bill only				
Adenoidectomy, back & neck procedures, bunion procedures, diagnostic cystoscopy, gastritis/ dyspepsia/ heartburn, nasal procedures, skin biopsy/ excision	R6 500		No co-payment	
All open hernia surgery	R6 500	R4 400		No co-payment
Arthroscopic procedures - knee, shoulder, ankle and other	R8 200			R2 500
Arthroscopic procedures: hip	No benefit	R8 200		R2 500
Arthroscopic procedures: wrist	Unlimited at cost at PMB level of care	R8 200		R2 500
Balloon sinuplasty	No benefit			R4 400
Colonoscopy, upper GI endoscopy	R6 500	R4 400		R2 500
Dental admissions	No benefit	R6 500	No co-payment	
Hysterectomy (unless for cancer)	R3 800			No co-payment
Inguinal hernia sugery	R6 500	R4 400		No co-payment
Joint replacements				
Single hip and knee replacements with CP*	Unlimited at cost at PMB level of care		No co-payment	
Single hip and knee replacements- voluntary non-use of CP*	Unlimited at cost at PMB level of care		R27 400	
Other joint replacements and involuntary non-use of CP* for single hip and knee replacements	Unlimited at cost at PMB level of care		R6 500	R4 400

*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.

flexiFED in-hospital benefit

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/Toupet hernia repairs only), laparoscopic procedures, spinal surgery**	R6 500			R4 400
Laparoscopic varicocelelectomy	R6 500			No co-payment
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit			R4 400
Surgical extraction of impacted wisdom teeth	R4 400			
Tonsillectomy				
Under the age of 12	No co-payment			
12 and over	R6 500		No co-payment	
Varicose vein procedures	R6 500		R4 400	No co-payment

** No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed.

Prosthesis benefit

Under this benefit, we cover internal and external prosthesis.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
External	Unlimited at cost at PMB level of care	R11 400 at cost	R12 100 at cost	
Internal				
Aorta Stent Grafts	Unlimited at cost at PMB level of care		R61 100	
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws			See combined benefit limit for all unlisted internal prosthesis*	
Cardiac pacemakers, cardiac stents, cardiac valves			Unlimited at cost at PMB level of care	R29 000
Detachable platinum coils			R52 900	
Elbow, hip, knee and shoulder replacement			See combined benefit limit for all unlisted internal prosthesis*	R29 000
Total ankle replacement	No benefit			See combined benefit limit for all unlisted internal prosthesis*
Intraocular lenses (per lens)	Unlimited at cost at PMB level of care		R3 300	
* Combined benefit limit for all unlisted internal prosthesis			R26 100	

flexiFED chronic disease benefit

Chronic disease Benefit

Cover for conditions that require long-term medication or can be life-threatening.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Limit	Unlimited cover for conditions on the Chronic Disease Benefit List (CDL)		Unlimited cover for conditions on the CDL plus allergic rhinitis, acne and eczema. Attention Deficit Hyperactivity Disorder, Depression, Generalised Anxiety Disorder, Post-Traumatic Stress Disorder subject to a limit of R3 000 per family	Subject to a limit of R5 900 per beneficiary, and R11 800 per family. Thereafter unlimited cover for conditions on the CDL.
Formulary	Basic formulary	Intermediate formulary		
Preferred Provider/ Designated Service Provider	Designated service provider: flexiFED 1 Clicks, MediRite & Pharmacy Direct flexiFED 1 ^{Elect} : MediRite & Pharmacy Direct	Preferred provider: flexiFED 2: MediRite, Dis-Chem, Clicks & Pharmacy Direct Designated service provider: flexiFED 2 ^{GRID} and flexiFED 2 ^{Elect} : MediRite & Pharmacy Direct	Preferred provider: MediRite, Dis-Chem, Clicks & Pharmacy Direct	



flexiFED threshold benefit

flexiFED 1, 2 and 3

To access the Threshold benefit, members need to submit all day-to-day claims to accumulate to the Threshold level. All day-to-day expenses accumulate to the Threshold level at cost. Thereafter, certain claims will be paid from the Threshold benefit. These include preventative dentistry (flexiFED 1), basic dentistry (flexiFED 2 and 3) and unlimited nominated network GP visits.

flexiFED 4

The Threshold benefit pays for certain day-to-day expenses once the member's 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. No co-payment will apply to GP and specialist consultations in-network.

Threshold levels	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R3 900	R4 500	R5 400	R14 400
M + 1	R6 300	R8 400	R10 200	R25 800
M + 2	R7 800	R9 600	R11 700	R29 400
M + 2+	R9 300	R11 400	R13 800	R33 000

flexiFED day-to-day benefit

Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Tariff	Paid up to Fedhealth Rate			
Co-payments in Threshold	N/A			20% co-payment
Appliances, external accessories and orthotics: Hearing aids, wheel-chairs, 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 R12 100 per family per year. (R4 530 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 R12 100 per family per year.
Dentistry (Advanced): inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded and Threshold. R7 700 per beneficiary per year R23 000 per family per year before and after Threshold
Osseo-integrated implants, orthognathic surgery	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold

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

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Dentistry (Basic)	Paid from Savings/ Wallet or self-funded. Once your Threshold level has been reached, the following benefits will be paid from the Threshold benefit. 2 annual consultations per beneficiary incl. x-rays and scaling and polishing. (On flexiFED 2 and 3, fillings, extractions and root canal will also be covered). Subject to contracted dentists and limited to a list of approved procedures, dental tariff codes and protocols.			Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
General Practitioners				
Fedhealth Network GPs	Paid from Savings/ Wallet then unlimited at nominated network GP once Threshold has been reached. Each beneficiary can nominate up to 2 network GPs. Limited to two mental health consultations per beneficiary per year Up to 2 network GP consultations per beneficiary for non-nominated GPs allowed per year (referred to as out-of-area); OR 2 non-network GP consultations up to the Fedhealth Rate			Unlimited GP consultations at a Network GP. flexiFED 4GRID and flexiFED 4Elect unlimited consultations at nominated Network GP. Each beneficiary can nominate up to 2 network GPs. Limited to two mental health consultations per beneficiary per year Up to 2 network GP consultations per beneficiary for non-nominated GPs allowed per year (referred to as out-of-area); OR 2 non-network GP consultations up to the Fedhealth Rate
Non-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 up to the Fedhealth Rate. Limited to 2 mental health consultations per beneficiary per year

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Maternity benefit	Paid from Savings/ Wallet or self-funded	See maternity benefit on page 42. Thereafter, paid from Savings/ Wallet or self-funded		See maternity benefit on page 42. Thereafter, paid from Savings/ Wallet or self-funded. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold
Optometry	Paid from Savings/ Wallet or self-funded		See optometry benefit on page 40. Thereafter, paid from Savings/ Wallet or self-funded	Paid from Savings/ Wallet or self-funded and Threshold. R3 490 per beneficiary per year, R10 640 per family per year before and after Threshold
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			Paid from Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R12 100 per family per year

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Prescribed medication	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded and Threshold. R5 900 per beneficiary per year, R11 900 per family per year before and after Threshold.
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			Paid from Savings/ Wallet or self-funded and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 20% co-payment if GP referral not obtained
Non-network Specialists	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded and Threshold. Accumulation to and refund from Threshold up to the 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	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold at cost up to the Additional Medical Services limit of R12 100 per family per year. 20% co-payment if GP referral not obtained
Non-network Psychiatrists	Paid from Savings/ Wallet or self-funded			Paid from Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to the Fedhealth Rate up to the Additional Medical Services limit of R12 100 per family per year. 20% co-payment if GP referral not obtained

flexiFED 1									
	Member			Adult			Child*		
	Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
Network hospitals	1 696	25	1 721	1 330	19	1 349	620	8	628
Elect	1 322	19	1 341	1 034	14	1 048	482	6	488

flexiFED 2									
	Member			Adult			Child*		
	Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
Any hospital	2 250	25	2 275	1 954	21	1 975	668	7	675
GRID	2 000	22	2 022	1 740	19	1 759	594	7	601
Elect	1 684	19	1 703	1 468	16	1 484	502	6	508

flexiFED 3									
	Member			Adult			Child*		
	Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
Any hospital	2 520	25	2 545	2 274	22	2 296	906	9	915
GRID	2 240	22	2 262	2 024	20	2 044	806	8	814
Elect	1 888	19	1 907	1 706	16	1 722	680	7	687

flexiFED 4									
	Member			Adult			Child*		
	Risk	Savings	Total	Risk	Savings	Total	Risk	Savings	Total
Any hospital	3 342	25	3 367	3 032	22	3 054	1 028	8	1 036
GRID	2 966	22	2 988	2 698	20	2 718	916	7	923
Elect	2 502	19	2 521	2 318	17	2 335	786	6	792

*Up to a maximum of three children

How much is in the MediVault?	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R9 000	R9 600	R10 800	R14 400
M + 1	R12 600	R15 000	R16 200	R25 800
M + 2	R13 800	R20 400	R21 600	R29 400
M + 2+	R15 000	R24 000	R25 200	R33 000

Threshold levels	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R3 900	R4 500	R5 400	R14 400
M + 1	R6 300	R8 400	R10 200	R25 800
M + 2	R7 800	R9 600	R11 700	R29 400
M + 2+	R9 300	R11 400	R13 800	R33 000

flexiFED rate calculations

flexiFED 1							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	1 696	25	1 721	3 900	300	9 000	9 300
M + AD	3 026	44	3 070	6 300	528	12 600	13 128
M + AD + CD	3 646	52	3 698	7 800	624	13 800	14 424
M + AD + 2CD	4 266	60	4 326	9 300	720	15 000*	15 720

flexiFED 1 ^{Elect}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	1 322	19	1 341	3 900	228	9 000	9 228
M + AD	2 356	33	2 389	6 300	396	12 600	12 996
M + AD + CD	2 838	39	2 877	7 800	468	13 800	14 268
M + AD + 2CD	3 320	45	3 365	9 300	540	15 000*	15 540

flexiFED 2							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 250	25	2 275	4 500	300	9 600	9 900
M + AD	4 204	46	4 250	8 400	552	15 000	15 552
M + AD + CD	4 872	53	4 925	9 600	636	20 400	21 036
M + AD + 2CD	5 540	60	5 600	11 400	720	24 000*	24 720

flexiFED 2 ^{GRID}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 000	22	2 022	4 500	264	9 600	9 864
M + AD	3 740	41	3 781	8 400	492	15 000	15 492
M + AD + CD	4 334	48	4 382	9 600	576	20 400	20 976
M + AD + 2CD	4 928	55	4 983	11 400	660	24 000*	24 660

flexiFED 2 ^{Elect}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	1 684	19	1 703	4 500	228	9 600	9 828
M + AD	3 152	35	3 187	8 400	420	15 000	15 420
M + AD + CD	3 654	41	3 695	9 600	492	20 400	20 892
M + AD + 2CD	4 156	47	4 203	11 400	564	24 000*	24 564

flexiFED 3							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 520	25	2 545	5 400	300	10 800	11 100
M + AD	4 794	47	4 841	10 200	564	16 200	16 764
M + AD + CD	5 700	56	5 756	11 700	672	21 600	22 272
M + AD + 2CD	6 606	65	6 671	13 800	780	25 200*	25 980

flexiFED 3 ^{GRID}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 240	22	2 262	5 400	264	10 800	11 064
M + AD	4 264	42	4 306	10 200	504	16 200	16 704
M + AD + CD	5 070	50	5 120	11 700	600	21 600	22 200
M + AD + 2CD	5 876	58	5 934	13 800	696	25 200*	25 896

flexiFED 3 ^{Elect}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	1 888	19	1 907	5 400	228	10 800	11 028
M + AD	3 594	35	3 629	10 200	420	16 200	16 620
M + AD + CD	4 274	42	4 316	11 700	504	21 600	22 104
M + AD + 2CD	4 954	49	5 003	13 800	588	25 200*	25 788

flexiFED 4							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	3 342	25	3 367	14 400	300	14 400	14 700
M + AD	6 374	47	6 421	25 800	564	25 800	26 364
M + AD + CD	7 402	55	7 457	29 400	660	29 400	30 060
M + AD + 2CD	8 430	63	8 493	33 000	756	33 000*	33 756

flexiFED 4 ^{GRID}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 966	22	2 988	14 400	264	14 400	14 664
M + AD	5 664	42	5 706	25 800	504	25 800	26 304
M + AD + CD	6 580	49	6 629	29 400	588	29 400	29 988
M + AD + 2CD	7 496	56	7 552	33 000	672	33 000*	33 672

flexiFED 4 ^{Elect}							
	Risk	Savings	Total	Annual Threshold level	Annual savings	MediVault allocation	Total day-to-day available
M	2 502	19	2 521	14 400	228	14 400	14 628
M + AD	4 820	36	4 856	25 800	432	25 800	26 232
M + AD + CD	5 606	42	5 648	29 400	504	29 400	29 904
M + AD + 2CD	6 392	48	6 440	33 000	576	33 000*	33 576

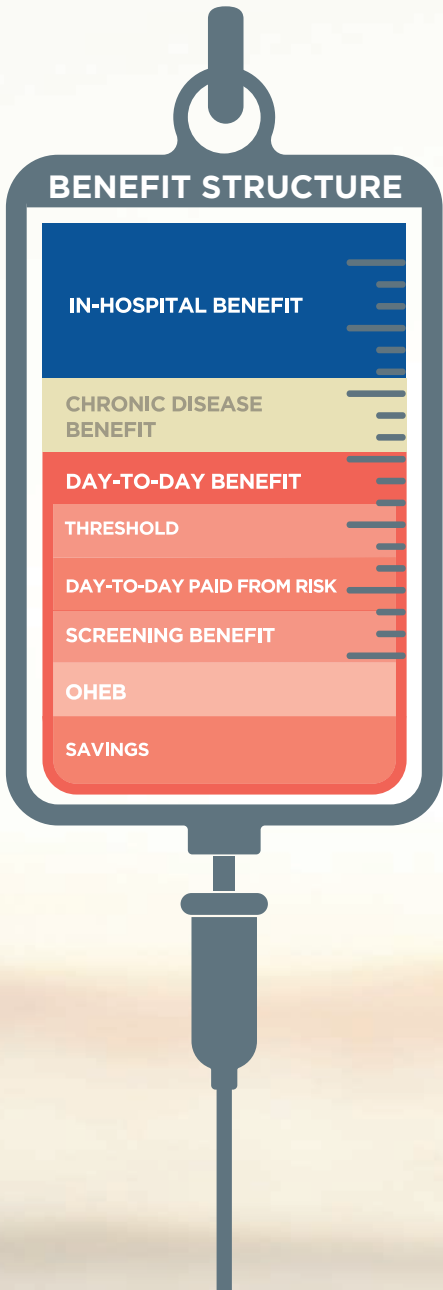
*Maximum MediVault allocation per family



maxiFED

Comprehensive healthcare


Our **maxima EXEC** and **maxima PLUS** options 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 and day-to-day cover covered by the Risk benefit, 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** Risk benefits and what they offer members.



On **maxiFED**, members enjoy the following benefits:


- **In-hospital benefit** – No overall annual limit for hospitalisation.
- **Chronic disease benefit** – Members are covered for conditions on the Chronic Disease List (CDL). Covered in full up to the Medicine Price List if the member uses medicine on the comprehensive formulary and obtains it from one of our Preferred Providers: Clicks, Dis-Chem, MediRite and Pharmacy Direct.
- **Threshold** – The Threshold benefit pays for comprehensive day-to-day expenses once claims have accumulated to the Threshold level.
- **Day-to-day benefits from Risk** – We provide comprehensive day-to-day benefits on **maxiFED**, like unlimited Fedhealth Network GP visits, once the Savings is depleted.
- **Screening benefit** – This benefit pays for lifestyle screenings, wellness screenings like finger prick glucose and total cholesterol, blood pressure, waist circumference and body mass index (BMI), and physical screenings.
- **Out-of-Hospital Expenses Benefit (OHEB)** – This benefit covers day-to-day expenses, after the Savings Account has run out of funds, up to the Fedhealth Rate until the benefit limit is reached. There are maximum amounts for specific treatments and conditions.
- **Savings** – The funds in the member’s Medical Savings Account (MSA) will be used first when he or she has day-to-day medical expenses.
- **Additional benefits** – Members can enjoy lots of additional valuable benefits like the free Fedhealth Nurse Line, emotional wellbeing programme and MediTaxi.

At Fedhealth, we pride ourselves on paying more from Risk, so the member's day-to-day benefit lasts longer.




Unlimited Network GP consultations

- **maxima EXEC:** Unlimited GP visits at Fedhealth Network GPs once Savings is depleted
- **maxima PLUS:** Unlimited GP visits at Fedhealth Network GPs paid from Risk, never from Savings




Maternity

This benefit covers two x 2D scans, antenatal classes up to R1 090, 12 ante and/ or postnatal consultations with a midwife, network GP or gynaecologist, amniocentesis. Thereafter, paid from Savings and OHEB (**maxima PLUS**).




Specialised radiology benefit
Out-of-hospital

- **maxima EXEC:** Unlimited at Fedhealth Rate. First R2 300 for each non-PMB MRI/ CT scan for member's own account
- **maxima PLUS:** Unlimited specialised radiology paid from Risk if pre-authorized




Fedhealth Baby Programme

We offer a free maternity programme for pregnant members and beneficiaries offering support, advice and a handy baby bag.




Doula benefit

We cover R3 000 for a doula or labour coach per delivery during natural childbirth.




Postnatal midwifery benefit

We give members four consultations with a midwife in- and out-of-hospital per pregnancy.




Infant hearing screening benefit

We provide newborns up to the age of eight weeks with one test with an audiologist up to the Fedhealth Rate.




Paed-IQ

Paed-IQ is a telephonic paediatric advice line for members with children up to the age of fourteen.




Paediatric consultations

One consultation per beneficiary with a network paediatrician up to 24 months of age. No GP referral required.




Post-hospitalisation treatment benefit

For up to 30 days after discharge from hospital, we cover follow-up treatment like physiotherapy, x-rays or pathology.




Take-home medicine benefit

We pay for seven days of take-home medication after discharge from hospital – provided the medication is dispensed by the hospital and reflects on the original hospital account.



Trauma treatment at a casualty ward

- **maxima EXEC:** Unlimited up to the Fedhealth Rate. Members pay a co-payment of R600 per visit for non-PMBs
- **maxima PLUS:** Unlimited up to the Fedhealth Rate



Female contraception benefit

Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena are covered from this benefit.



maxiFED

additional benefits

Additional valuable benefits that give members more support.

maxiFED

in-hospital benefit



Fedhealth Nurse Line
Members can access our 24-hour toll-free line manned by professional nurses for their medical and related queries.



Emotional Wellbeing Programme
We provide 24-hour telephonic support to get members through life's ups and downs, with the option to refer them to psychologists at reduced rates.



Emergency transport/ response
We provide emergency transport through Europ Assistance to assist our members in an emergency situation.



Comprehensive managed care programmes
We offer various programmes for members with specific healthcare needs:

Weight Management Programme
Fedhealth designed our 12-week biokineticist-led Weight Management Programme for qualifying Fedhealth members with a high BMI and waist circumference. Access to a dietician and behavioural psychologist is also available. This benefit is available every two years.

Conservative Back & Neck Rehabilitation Programme
This programme aims to help members with back and neck issues avoid spinal surgery through active muscle reconditioning.

Oncology disease management
We provide comprehensive care for members with cancer.

Mental Health Programme
This programme offers support for members with substance-abuse or mental health issues like depression or bipolar mood disorder.



GoSmokeFree Smoking Cessation Programme
All members who are smokers have access once per beneficiary per annum to have the GoSmokeFree consultation paid from Risk.

Aid for AIDS (HIV Management)
Fedhealth offers the Aid for AIDS programme to help members who are HIV-positive manage their condition.

Diabetes Care
This programme supports members with Diabetes by providing them with access to a treating doctor, medication and blood tests to name a few.



MediTaxi
A transport service for members who need follow-up medical visits following a hospital authorisation.



SOS Call Me
A USSD call-back service that enables Fedhealth members to access Emergency Medical Services (EMS), the Fedhealth Nurse Line or MediTaxi.



Upgrades within 30 days of a life-changing event
Our members can upgrade to a higher option within 30 days of 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.

Only pay for three children
Fedhealth covers fourth and subsequent children for free.

In-hospital benefit		
This benefit covers all treatments and procedures that have to be done in a hospital and that is covered by the maxiFED options.		
	maxima EXEC	maxima PLUS
Benefit	All limits are per family per year unless otherwise specified	
Overall annual limit (OAL)	Unlimited at negotiated tariff	
Healthcare Professional Tariff in-hospital (HPT)		
Fedhealth Network GPs and Specialists	Covered unlimited. Paid in full	
Non-network GPs	Paid up to the Fedhealth Rate	
Non-network Specialists	Paid up to 200% of the Fedhealth Rate	
Other Healthcare Professionals	Paid up to the Fedhealth Rate	Paid up to 300% of the 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 and Specialists.	
	Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs and 200% of the Fedhealth Rate for non-network specialists. 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. Private ward cover for maternity admissions	
Additional medical services (dietetics, occupational therapy and speech therapy)	In and out-of-hospital: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 100 per family per year	Unlimited subject to medical practitioner referral
Alternatives to hospitalisation:		
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff	
Sub-acute facilities, physical rehabilitation facilities		
Appliances, external accessories and orthotics	In & out-of-hospital: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R16 200 per family per year. (R4 530 sub-limit per beneficiary for foot orthotics)	Unlimited at cost
Blood, blood equivalents and blood products	Unlimited	

maxiFED in-hospital benefit

	maxima EXEC	maxima PLUS
Immune deficiency related to HIV infection	Unlimited (see HPT)	
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 400 on the hospital bill	
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	R580 900 at preferred provider* and paid from Level 2 treatment protocols. DSP* above limit	Unlimited at preferred provider* and paid from level 3 treatment protocols
Reimbursement rate if you don't use ICON	Up to the Fedhealth Rate within limit and a 40% co-payment thereafter	Up to the Fedhealth Rate
Organ transplant including immunosuppression medication	R580 900 (See HPT)	Unlimited (see HPT)
Corneal graft	R21 600 per beneficiary	
Pathology, radiology (general)	Unlimited up to the Fedhealth Rate	
Physiotherapy	Unlimited subject to medical practitioner referral	
Psychiatric services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R33 400 (See HPT)	R42 100 (See HPT)
Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	R580 900 up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used	Unlimited up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used
Specialised Medication (e.g. biologicals) Benefit (oncology & non-oncology)	R181 200 at cost	R363 500 at cost
Specialised radiology	Unlimited at Fedhealth Rate. First R2 300 for non-PMB MRI/CT scans for the member's account	Unlimited at Fedhealth Rate
Spinal surgery	No benefit unless utilisation of Conservative Back & Neck Rehabilitation Programme has been completed. You pay a co-payment of R4 400 on the hospital bill	No benefit unless utilisation of Conservative Back & Neck Rehabilitation Programme has been completed
Terminal care benefit	R32 300 at Fedhealth Rate	

* ICON – Independent Clinical Oncology Network.

maxiFED in-hospital benefit

Prosthesis benefit

Under this benefit, we cover internal and external prosthesis.

	maxima EXEC	maxima PLUS
External prosthesis	R18 000 at cost	R22 700 at cost
Internal prosthesis	See combined benefit limit for all unlisted internal prosthesis*	
Bi-ventricular pacemakers and implantable cardioverter defibrillators (ICDs), bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws, total ankle replacement		
Aorta stent grafts	R61 100	
Cardiac pacemakers	R50 800	R61 100
Cardiac stents	R52 300	
Cardiac valves	R46 500	
Detachable platinum coils	R52 900	
Elbow, hip, knee and shoulder replacement	R36 300	R46 500
Intraocular lenses (per lens)	R3 300	
*Combined benefit limit for all unlisted internal prosthesis	*R30 500	*R37 700



maxiFED

co-payments & chronic disease benefit

Co-payments

Co-payments may apply on certain in-hospital procedures, which will be for the member’s account.

	maxima EXEC	maxima PLUS
Co-payments per event applicable on the hospital/ facility bill only		
Arthroscopic procedures – hip, wrist, knee, shoulder, ankle, other arthroscopic procedures, colonoscopy, upper GI endoscopy	R2 500	No co-payments
Balloon sinuplasty, other joint replacements, laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupet hernia repairs only), laparoscopic procedures, rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year), spinal surgery**, surgical extraction of impacted wisdom teeth	R4 400	
Joint replacements		
Single hip and knee replacements with CP*	No co-payment	
Single hip and knee replacements - voluntary use of non-CP*	R27 400	
Other joint replacements and involuntary use of non-CP* for single hip and knee replacements	R4 400	No co-payment

*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 Conservative Back & Neck Rehabilitation Programme has been completed.

Chronic disease benefit

Cover for conditions that require long-term medication or can be life-threatening.

	maxima EXEC	maxima PLUS
Limit	R7 400 per beneficiary, subject to an overall limit of R13 600 per family per year. Thereafter unlimited cover for conditions on the CDL.	R15 600 per beneficiary, subject to an overall limit of R29 300 per family per year. Thereafter unlimited cover for conditions on the CDL.
Formulary	Comprehensive formulary	
Preferred Provider	MediRite, Dis-Chem, Clicks & Pharmacy Direct	

maxiFED

day-to-day benefit

Day-to-day benefits paid from Savings (OHEB on maxima PLUS)

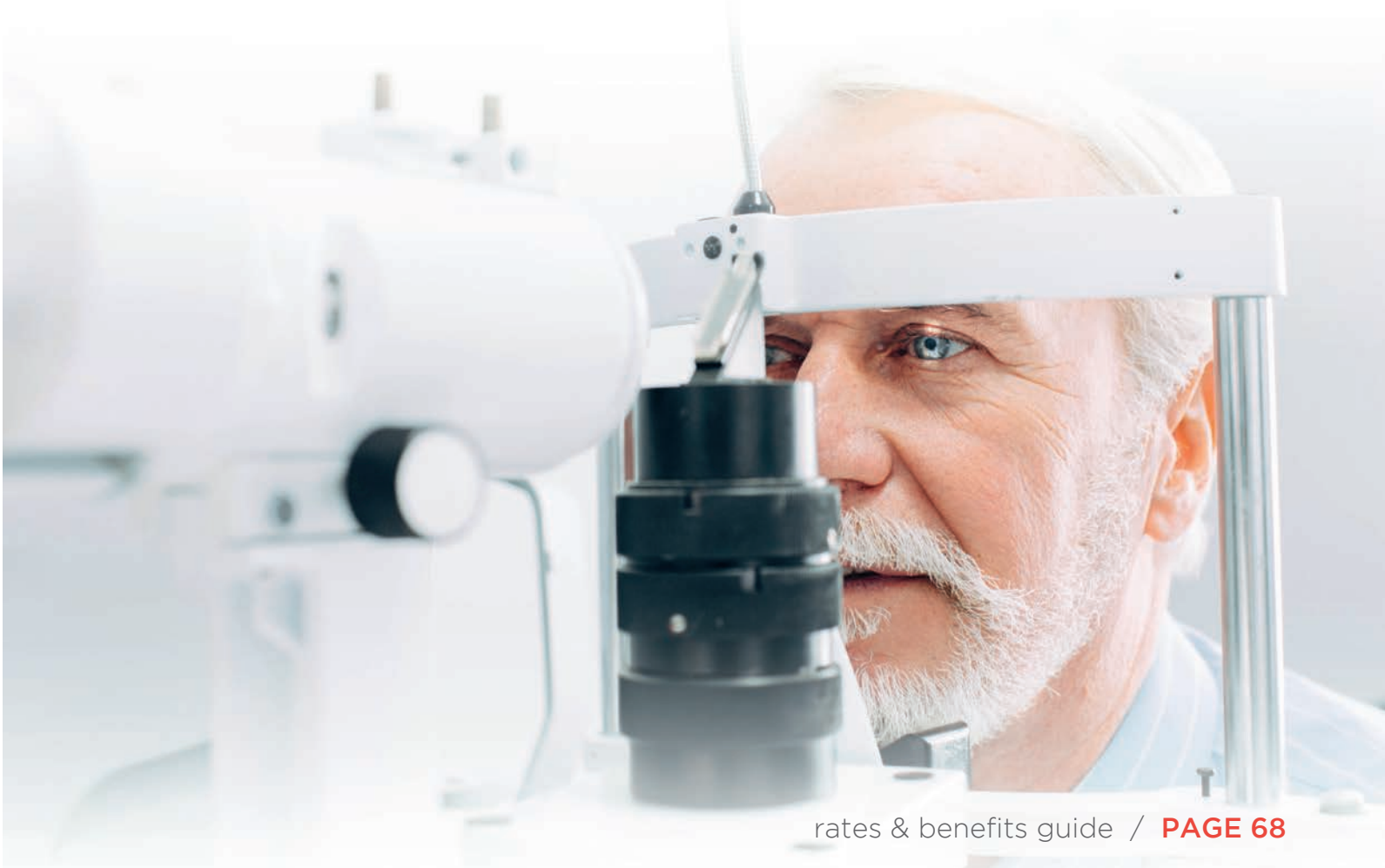
Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

	maxima EXEC	maxima PLUS
Benefit	Limit per family per year	
Tariff	Up to the Fedhealth Rate	
Co-payments in Threshold	10% co-payment	No co-payment
Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.	In and out-of-hospital: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R16 200 per family per year. (R4 530 sub-limit per beneficiary for foot orthotics)	Paid from Savings, OHEB and Threshold. R16 200 per family per year before and after threshold. (R4 530 sub-limit per beneficiary for foot orthotics)
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings. Does not accumulate to or pay from Threshold	Paid from Savings and 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: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 100 per family per year	Paid from Savings, OHEB and Threshold. R18 100 per family per year before and after Threshold.
Dentistry advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 700 per beneficiary per year, R23 000 per family per year before and after Threshold. Paid from Savings and Threshold	Paid from Savings, OHEB and Threshold. R7 700 per beneficiary per year, R23 000 per family per year before and after Threshold
Osseo-integrated implants, orthognathic surgery	Paid from Savings. Does not accumulate to or pay from Threshold	Paid from Savings and OHEB. Does not accumulate to or pay from Threshold
Dentistry (basic)	Paid from Savings and threshold. Unlimited once threshold is reached	Paid from Savings, OHEB and threshold. Unlimited once threshold is reached
General Practitioners		
Fedhealth Network GPs	Paid from Savings then unlimited from Risk. Once Savings is depleted, Fedhealth gives unlimited cover for GP consultations as long as the member uses a GP who is on the the Network	Paid from OHEB then unlimited from Risk. Once OHEB is depleted, Fedhealth gives unlimited cover for GP consultations as long as the member uses a GP who is on the the Network
Non-network GPs	Paid from Savings and Threshold. Does not accumulate to Threshold. Paid from threshold up to the Fedhealth Rate	Paid from Savings, OHEB and Threshold. Unlimited accumulation to and refund from Threshold up to the Fedhealth Rate

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

	maxima EXEC	maxima PLUS
Maternity benefit	See maternity benefit on page 42. Thereafter, paid from Savings and Threshold. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold	See maternity benefit on page 42. Thereafter, paid from Savings, OHEB and Threshold. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold
Optometry	Paid from Savings and Threshold. R3 490 per beneficiary per year, R10 640 per family per year before and after Threshold	Paid from Savings, OHEB and Threshold. R3 490 per beneficiary per year, R10 640 per family per year before and after Threshold
Over-the-counter medication:	Paid from Savings only. Does not accumulate to or pay from Threshold	
Pathology & radiology	Paid from Savings and Threshold. Unlimited once Threshold is reached	Paid from Savings, OHEB and Threshold. Unlimited once Threshold is reached
Physical therapy: Chiropractics, biokinetics & physiotherapy	Paid from Savings. Does not accumulate to threshold. Paid from Threshold up to the Additional Medical Services limit of R18 100 per family per year	Paid from Savings, OHEB and Threshold. Unlimited once Threshold is reached
Prescribed medication	Paid from Savings and Threshold. R7 400 per beneficiary per year, R13 690 per family per year before and after Threshold	Paid from Savings, OHEB and Threshold. R10 300 per beneficiary per year, R20 500 per family per year before and after Threshold
Radiology specialised	Paid from Risk if authorised. First R2 300 for non-PMB MRI/ CT scans is for the member's account	Paid from Risk if pre-authorised
Specialists excluding psychiatrists		
Fedhealth Network Specialists	Paid from Savings and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if GP referral is not obtained	Paid from 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-network Specialists	Paid from Savings and Threshold. Does not accumulate to Threshold. Paid at the Fedhealth Rate from Threshold. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and Threshold. Accumulation to and refund from Threshold at Fedhealth Rate only. 10% co-payment if GP referral is not obtained

	maxima EXEC	maxima PLUS
Specialists: psychiatrists		
Fedhealth Network Psychiatrists	Paid from Savings. Does not accumulate to Threshold. Paid at cost from Threshold up to the Additional Medical Services limit of R18 100 per family per year. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and accumulation to and refund from Threshold at cost. 10% co-payment if GP referral is not obtained. Subject to Additional Medical Services limit of R18 100 per family per year before and after Threshold
Non-network Psychiatrists	Paid from Savings. Does not accumulate to threshold. Paid at the Fedhealth Rate from Threshold up to the Additional Medical Services limit of R18 100 per family per year. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and accumulation to and refund from Threshold at the Fedhealth Rate. 10% co-payment if GP referral is not obtained. Subject to Additional Medical Services limit of R18 100 per family per year before and after Threshold



maxiFED contributions

maxima PLUS (including Savings and OHEB)					
	Risk	Savings	Total	Annual Threshold*	Annual OHEB
Member	8 992	478	9 470	16 530	9 116
Adult dependant	7 762	412	8 174	12 713	6 578
Child dependant*	2 860	152	3 012	4 409	2 021

maxima EXEC (including Savings)				
	Risk	Savings	Total	Annual Threshold*
Member	5 218	774	5 992	14 265
Adult dependant	4 530	672	5 202	10 954
Child dependant*	1 660	246	1 906	3 669

maxima EXEC ^{GRID} (including Savings)				
	Risk	Savings	Total	Annual Threshold*
Member	4 646	690	5 336	14 265
Adult dependant	4 032	599	4 631	10 954
Child dependant*	1 476	219	1 695	3 669

*Up to a maximum of three children

maxiFED rate calculations

maxima PLUS (including Savings and OHEB)								
	Risk	Savings	Total	Annual savings	OHEB	Total day-to-day available	Annual Threshold level	Self-payment gap
M	8 992	478	9 470	5 736	9 116	14 852	16 530	1 678
M + AD	16 754	890	17 644	10 680	15 694	26 374	29 243	2 869
M + AD + CD	19 614	1 042	20 656	12 504	17 715	30 219	33 652	3 433
M + AD + 2CD	22 474	1 194	23 668	14 328	19 736	34 064	38 061	3 997

maxima EXEC (including Savings)							
	Risk	Savings	Total	Annual savings	Total day-to-day available	Annual Threshold level	Self-payment gap
M	5 218	774	5 992	9 288	9 288	14 265	4 977
M + AD	9 748	1 446	11 194	17 352	17 352	25 219	7 867
M + AD + CD	11 408	1 692	13 100	20 304	20 304	28 888	8 584
M + AD + 2CD	13 068	1 938	15 006	23 256	23 256	32 557	9 301

maxima EXEC ^{GRID} (including Savings)							
	Risk	Savings	Total	Annual savings	Total day-to-day available	Annual Threshold level	Self-payment gap
M	4 646	690	5 336	8 280	8 280	14 265	5 985
M + AD	8 678	1 289	9 967	15 468	15 468	25 219	9 751
M + AD + CD	10 154	1 508	11 662	18 096	18 096	28 888	10 792
M + AD + 2CD	11 630	1 727	13 357	20 724	20 724	32 557	11 833

Contact details

Medscheme Client Service Centres

For personal assistance, visit one of the following Medscheme Client Service Centres.

These branches are open Monday to Friday 08h30 – 16h00.

Bloemfontein

Medical Suites 4 and 5, First Floor, Middestad Mall, Corner West Burger and Charles Streets

Cape Town

Icon Building, Ground Floor, Cnr Lower Long Street & Hans Strijdom Avenue, Cape Town

Durban

Ground Floor, 102 Stephen Dlamini Road, Musgrave, Durban

Port Elizabeth

1st Floor, Block 6, Greenacres Office Park, 2nd Avenue, Newton Park

Pretoria

Nedbank Plaza, Ground Floor, Shop 17, 631 Steve Biko Street, Arcadia

Roodepoort

Shop 21 & 22, Flora Centre, Cnr Ontdekkers and Conrad Roads, Florida North, Roodepoort

Vereeniging

Ground Floor, 36 Merriman Avenue

Contact us

Fedhealth Customer Contact Centre

Monday to Thursday 08h30 – 19h00

Friday 09h00 – 19h00

Tel: 0860 002 153

Email: member@fedhealth.co.za

Claim submission: claims@fedhealth.co.za

Web: www.fedhealth.co.za

Postal address: Private Bag X3045, Randburg 2125

Hospital Authorisation Centre

Monday to Thursday 08h30 – 17h00

Friday 09h00 – 17h00

Tel: 0860 002 153

Email: authorisations@fedhealth.co.za

Web: www.fedhealth.co.za

Ambulance Services

Europ Assistance

Tel: 0860 333 432

Aid for AIDS

Monday to Friday 08h00 – 17h00

Tel: 0860 100 646

Fax: 0800 600 773

Email: afa@afadm.co.za

Web: www.aidforaids.co.za

SMS (call me): 083 410 9078

Chronic Medicine Management

Monday to Thursday 08h30 – 17h00

Friday 09h00 – 17h00

Tel: 0860 002 153

Email: cmm@fedhealth.co.za

Postal address: P O Box 38632 Pinelands 7430

Disease Management

Monday to Friday 08h00 – 16h30

Tel: 0860 002 153

Email: dm@fedhealth.co.za

Emotional Wellbeing Programme

Tel: 087 365 8664

Fedhealth Baby

Monday to Friday 08h00 – 17h00

Tel: 0861 116 016

Email: info@babyhealth.co.za

Web: www.babyhealth.co.za

Fedhealth Paed-IQ

Tel: 0860 444 128

Fraud Hotline

Tel: 0800 112 811

MVA Third Party Recovery Department

Monday to Friday 08h00 – 16h00

Tel: 0800 117 222

MediTaxi

Dial *130*3272*31#

Oncology Disease Management

Monday to Friday 08h00 – 16h00

Tel: 0860 100 572

Fax: 021 466 2303

Email: cancerinfo@fedhealth.co.za

Postal address: P O Box 38632, Pinelands, 7430

SOS Call Me

Dial *130*3272*31#

MediVault Activations and transfers USSD

*134*999*memberno#

Preferred Provider Pharmacies

Clicks

Tel: 0860 254 257

To locate a store, go to: www.clicks.co.za and select Store Locator

Dis-Chem

Care-Line: 0860 347 243

To locate a store, go to: www.dischem.co.za and select Store Locator

MediRite Pharmacy

Tel: 0800 222 617

To locate a store, go to: www.medirite.co.za and select Store Locator

Pharmacy Direct

Monday to Friday 07h30 – 17h00

Tel: 0860 027 800

Fax: 0866 114 000/ 1/ 2/ 3/ 4

Email: care@pharmacydirect.co.za

Web: www.pharmacydirect.co.za

SMS (call me): 083 690 8934

Great savings with Sanlam Reality!



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 one of Sanlam Reality's paid-for membership options, 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**
R215/month



**Family
membership
option**
R275/month

Reality Core

A great value offering, much loved by members. Save on local flights, gym membership, hotel accommodation, car hire, movies and more.



**Single
membership
option**
R99/month



**Family
membership
option**
R130/month

Sanlam Reality is based on a tier model structure designed to reward members for completing specific tier activities. Members can be on Bronze, Silver or Gold tier status, and this status is updated annually. (Excludes Reality Access for Fedhealth membership option.)

The more you do, the more you get rewarded.

Your quick guide to Sanlam Reality's benefits

Wealth

	Reality Health Single & Family	Reality Core Single & Family	Reality Access for Fedhealth
Sanlam Life Cover	Up to 30% discount on risk products	n/a	n/a
Sanlam Personal Loans	Cash-back reward of up to 20%	Cash-back reward of up to 20%	n/a
Sanlam Gap Cover	Extra cover for your hospital stay	Extra cover for your hospital stay	n/a
Sanlam Online Will	Online Will safekeeping	Online Will safekeeping	n/a
TaxTim	Help with tax returns, save up to R599	Help with tax returns, save up to R599	n/a
Wealth Sense	Online financial platform	Online financial platform	Online financial platform
Funeral Cover	n/a	n/a	Cover up to R5000
Pet Accident Cover	n/a	n/a	Cover up to R3000

Day-to-Day

Annual vehicle inspection	R95 discounted inspection fee	R95 discounted inspection fee	R95 discounted inspection fee
Sanlam Money Saver credit card	Adds as much as 5% to your savings	Adds as much as 5% to your savings	Adds as much as 5% to your savings

Health

Independent Gyms & Studios	As much as 60% off	As much as 40% off	n/a
Virgin Active	As much as 60% off	n/a	n/a
Planet Fitness	As much as 80% off	As much as 60% off	n/a
JustGym	As much as 80% off	As much as 60% off	n/a

Travel

Mango flights	As much as 30% off	As much as 20% off	n/a
Emirates flights	As much as 25% off	n/a	n/a
Uber trips	As much as 30% off	As much as 30% off	n/a
Tempest Car Hire	Pay as little as R230 per day	Pay as little as R230 per day	n/a
Protea Hotels by Marriott®	As much as 30% off	As much as 20% off	n/a
Bidvest Premier Lounge	Complimentary access	n/a	n/a
International Travel Insurance	n/a	n/a	Cover up to R5-million

Entertainment

Nu Metro movies & refreshments	R30 for 2D or R50 for 3D; R35 for a refreshment combo	R30 for 2D; R35 for a refreshment combo	n/a
Computicket shows & sport	Buy one ticket, get one free up to R300	n/a	n/a
simfy africa music streaming	First six months free, then 7.5% off music streaming	First six months free, then 7.5% off music streaming	n/a
AlwaysOn Wi-Fi	Get 1GB Wi-Fi data every month	n/a	n/a
Reality magazine	Three times a year	Three times a year	n/a

Personal Services

Personal Assistant	Assistance 24/7, 365 days	Assistance 24/7, 365 days	n/a
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Download and activate the **Sanlam Reality App**

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

Fedhealth Customer Contact Centre **0860 002 153**

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

www.fedhealth.co.za

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

