

HealthGroup Strategic Review: Fedhealth Medical Scheme 2026 vs 2027 Benefit & Contribution Guide

Scheme: Fedhealth Medical Scheme

Healthcare Partner: Sanlam

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Effective Date: 1 January 2027 *(Subject to CMS Approval)*

1. Executive Summary & Market Context

The private healthcare sector continues to grapple with medical inflation, rising chronic disease prevalence, and escalating mental health admissions (up 66% between 2022 and 2026).

Fedhealth's 2027 strategy prioritises affordability, benefit preservation, and everyday value:

- **Benefit Preservation:** No risk benefits have been cut or shifted into Medical Savings Accounts. All risk-benefit limits have received an inflationary increase of 3.9%.
- **Balanced Contributions:** The newly introduced **sureFED Traditional Plans** carry a **0% increase** for 2027. Sixty percent of Fedhealth members will experience an average weighted contribution increase of only **8.9%**.
- **Enhanced Clinical Cover:** Major limit expansions across in-hospital mental health (up to 94% on flexiFED 4), doubled diabetes educator visits, continuous glucose monitoring (CGM) device funding, and specialized treatment for macular degeneration.
- **Everyday Value:** The **D2D+ (Day-to-Day Plus)** benefit continues to reward members who complete their Health Risk Assessment (HRA) and download the app by unlocking up to **R4 680 per family per year** in extra day-to-day cover from Scheme Risk.

2. Contribution Comparison (2026 vs 2027)

All contributions are standard gross monthly rates. Fedhealth charges child rates up to age 27, and members pay for a maximum of 3 children (4th and subsequent children are free).

Traditional Plans (sureFED)

Launched mid-2026; contribution rates are frozen at 0% for the entire 2027 benefit year.

Option	Beneficiary	2026 Monthly Contribution	2027 Monthly Contribution	Adjustment (%)
sureFED Essential	Principal	R1 940	R1 940	0.0%
	Adult Dependant	R1 845	R1 845	0.0%

Option	Beneficiary	2026 Monthly Contribution	2027 Monthly Contribution	Adjustment (%)
	Child Dependant	R870	R870	0.0%
sureFED Plus	Principal	R3 565	R3 565	0.0%
	Adult Dependant	R3 115	R3 115	0.0%
	Child Dependant	R999	R999	0.0%

flexiFED Hospital Plans (Pure Risk)

Option	Beneficiary	2026 Gross Monthly	2027 Gross Monthly	Rand Difference	Increase (%)
flexiFED Savvy	Principal	R1 155	R1 252	+R97	8.4%
	Adult Dependant	R1 155	R1 252	+R97	8.4%
	Child Dependant	R849	R920	+R71	8.4%
flexiFED 1	Principal	R2 630	R2 885	+R255	9.7%
	Adult Dependant	R2 061	R2 261	+R200	9.7%
	Child Dependant	R963	R1 056	+R93	9.7%
flexiFED 1Elect	Principal	R2 051	R2 250	+R199	9.7%
	Adult Dependant	R1 602	R1 758	+R156	9.7%
	Child Dependant	R747	R820	+R73	9.8%

Option	Beneficiary	2026 Gross Monthly	2027 Gross Monthly	Rand Difference	Increase (%)
flexiFED 2	Principal	R4 147	R4 600	+R453	10.9%
	Adult Dependant	R3 690	R4 094	+R404	10.9%
	Child Dependant	R1 224	R1 358	+R134	10.9%
flexiFED 2GRID	Principal	R3 719	R4 126	+R407	10.9%
	Adult Dependant	R3 315	R3 678	+R363	11.0%
	Child Dependant	R1 098	R1 218	+R120	10.9%
flexiFED 2 Elect	Principal	R3 104	R3 443	+R339	10.9%
	Adult Dependant	R2 775	R3 078	+R303	10.9%
	Child Dependant	R922	R1 023	+R101	11.0%
flexiFED 3	Principal	R4 946	R5 614	+R668	13.5%
	Adult Dependant	R4 531	R5 143	+R612	13.5%
	Child Dependant	R1 753	R1 990	+R237	13.5%
flexiFED 3GRID	Principal	R4 436	R5 035	+R599	13.5%
	Adult Dependant	R4 068	R4 617	+R549	13.5%
	Child Dependant	R1 573	R1 785	+R212	13.5%
flexiFED 3 Elect	Principal	R3 705	R4 205	+R500	13.5%

Option	Beneficiary	2026 Gross Monthly	2027 Gross Monthly	Rand Difference	Increase (%)
	Adult Dependant	R3 398	R3 857	+R459	13.5%
	Child Dependant	R1 314	R1 491	+R177	13.5%
flexiFED 4	Principal	R6 620	R7 515	+R895	13.5%
	Adult Dependant	R6 042	R6 859	+R817	13.5%
	Child Dependant	R1 991	R2 260	+R269	13.5%
flexiFED 4GRID	Principal	R5 931	R6 733	+R802	13.5%
	Adult Dependant	R5 424	R6 157	+R733	13.5%
	Child Dependant	R1 787	R2 029	+R242	13.5%
flexiFED 4 Elect	Principal	R4 958	R5 628	+R670	13.5%
	Adult Dependant	R4 620	R5 245	+R625	13.5%
	Child Dependant	R1 521	R1 727	+R206	13.5%

flexiFED Savings Plans (Risk + Savings Contribution)

Option	Beneficiary	2026 Total Monthly	2027 Total Monthly	Rand Difference	Increase (%)
flexiFED Savvy	Principal	R1 604	R1 714	+R110	6.9%
	Adult Dependant	R1 155	R1 252	+R97	8.4%

Option	Beneficiary	2026 Total Monthly	2027 Total Monthly	Rand Difference	Increase (%)
	Child Dependant	R849	R920	+R71	8.4%
flexiFED 1	Principal	R3 062	R3 335	+R273	8.9%
	Adult Dependant	R2 401	R2 615	+R214	8.9%
	Child Dependant	R1 122	R1 222	+R100	8.9%
flexiFED 1Elect	Principal	R2 490	R2 707	+R217	8.7%
	Adult Dependant	R1 947	R2 117	+R170	8.7%
	Child Dependant	R909	R989	+R80	8.8%
flexiFED 2	Principal	R4 845	R5 326	+R481	9.9%
	Adult Dependant	R4 312	R4 741	+R429	10.0%
	Child Dependant	R1 432	R1 574	+R142	9.9%
flexiFED 2GRID	Principal	R4 420	R4 855	+R435	9.8%
	Adult Dependant	R3 940	R4 328	+R388	9.8%
	Child Dependant	R1 306	R1 434	+R128	9.8%
flexiFED 2 Elect	Principal	R3 810	R4 177	+R367	9.6%
	Adult Dependant	R3 403	R3 731	+R328	9.6%
	Child Dependant	R1 131	R1 240	+R109	9.6%

Option	Beneficiary	2026 Total Monthly	2027 Total Monthly	Rand Difference	Increase (%)
flexiFED 3	Principal	R5 785	R6 487	+R702	12.1%
	Adult Dependant	R5 300	R5 943	+R643	12.1%
	Child Dependant	R2 051	R2 300	+R249	12.1%
flexiFED 3GRID	Principal	R5 278	R5 911	+R633	12.0%
	Adult Dependant	R4 839	R5 419	+R580	12.0%
	Child Dependant	R1 872	R2 096	+R224	12.0%
flexiFED 3 Elect	Principal	R4 550	R5 084	+R534	11.7%
	Adult Dependant	R4 174	R4 664	+R490	11.7%
	Child Dependant	R1 615	R1 804	+R189	11.7%
flexiFED 4	Principal	R7 941	R8 889	+R948	11.9%
	Adult Dependant	R7 248	R8 113	+R865	11.9%
	Child Dependant	R2 388	R2 673	+R285	11.9%
flexiFED 4GRID	Principal	R7 255	R8 110	+R855	11.8%
	Adult Dependant	R6 632	R7 413	+R781	11.8%
	Child Dependant	R2 186	R2 444	+R258	11.8%
flexiFED 4 Elect	Principal	R6 285	R7 008	+R723	11.5%

Option	Beneficiary	2026 Total Monthly	2027 Total Monthly	Rand Difference	Increase (%)
	Adult Dependant	R5 832	R6 505	+R673	11.5%
	Child Dependant	R1 921	R2 143	+R222	11.6%

Executive Plans & Income-Banded Option

Option	Category / Income Band	2026 Monthly Contribution	2027 Monthly Contribution	Increase (%)
maxima EXEC	Principal	R12 273	R13 839	12.8%
	Adult Dependant	R10 653	R12 011	12.7%
	Child Dependant	R3 792	R4 276	12.8%
maxima PLUS	Principal	R19 393	R21 537	11.1%
	Adult Dependant	R16 739	R18 590	11.1%
	Child Dependant	R5 992	R6 655	11.1%
myFED	Band 1: R1 – R11 494	R1 719	R1 857	8.0%
	Band 2: R11 495 – R16 226	R1 971	R2 129	8.0%
	Band 3: R16 227 – R22 495	R2 453	R2 649	8.0%
	Band 4: R22 496+	R4 052	R4 376	8.0%

3. Annual Day-to-Day Pools, Savings & Thresholds

All limits reflect the PAC (Principal, Adult, Child) structure. Savings and Thresholds have increased by 3.9% for 2027.

Option	Benefit Pool	2026 Pool (P / A / C)	2027 Pool (P / A / C)	Growth
flexiFED 1	Annual Savings Pool	R5 508 / R4 320 / R2 016	R5 724 / R4 488 / R2 100	+3.9%
	Annual Threshold Level	R5 508 / R4 320 / R2 016	R5 724 / R4 488 / R2 100	+3.9%
	D2D+ Benefit (Annual Family)	R3 000	R3 120	+R120
flexiFED 2	Annual Savings Pool	R8 724 / R7 764 / R2 580	R9 060 / R8 064 / R2 676	+3.9%
	Annual Threshold Level	R8 724 / R7 764 / R2 580	R9 060 / R8 064 / R2 676	+3.9%
	D2D+ Benefit (Annual Family)	R3 500	R3 640	+R140
flexiFED 3	Annual Savings Pool	R10 416 / R9 540 / R3 696	R10 824 / R9 912 / R3 840	+3.9%
	Annual Threshold Level	R10 416 / R9 540 / R3 696	R10 824 / R9 912 / R3 840	+3.9%
	D2D+ Benefit (Annual Family)	R4 000	R4 160	+R160
flexiFED 4	Annual Savings Pool	R16 200 / R14 784 / R4 872	R16 836 / R15 360 / R5 064	+3.9%
	Self-Payment Gap (SPG)	R6 108 / R5 580 / R1 836	R6 348 / R5 796 / R1 908	+3.9%
	Annual Threshold Level	R22 308 / R20 364 / R6 708	R23 184 / R21 156 / R6 972	+3.9%
	D2D+ Benefit (Annual Family)	R4 500	R4 680	+R180
maxima EXEC	Annual Savings Pool	R12 528 / R10 872 / R3 864	R13 020 / R11 292 / R4 020	+3.9%

Option	Benefit Pool	2026 Pool (P / A / C)	2027 Pool (P / A / C)	Growth
	Self-Payment Gap (SPG)	R9 332 / R5 208 / R1 186	R9 696 / R5 412 / R1 224	+3.9%
	Annual Threshold Level	R21 860 / R16 080 / R5 050	R22 716 / R16 704 / R5 244	+3.9%
maxima PLUS	Annual Savings Pool	R7 728 / R6 672 / R2 388	R6 936 / R8 028 / R2 484	Market aligned
	Out-of-Hospital Expenses (OHEB)	R10 630 / R7 680 / R2 370	R11 040 / R7 980 / R2 460	+3.9%
	Self-Payment Gap (SPG)	R5 042 / R3 898 / R1 632	R5 244 / R4 044 / R1 692	+3.9%
	Annual Threshold Level	R23 400 / R18 250 / R6 390	R24 312 / R18 960 / R6 636	+3.9%

4. Key Benefit Enhancements & Clinical Adjustments

Mental Health Overhaul

- **Psychiatric Hospitalisation Limits:** Sub-limits have increased substantially across options:
 - **flexiFED 2:** R27 220 per family in 2026 → **+58% increase for 2027**
 - **flexiFED 3:** R28 870 per family in 2026 → **+84% increase for 2027**
 - **flexiFED 4:** R28 870 per family in 2026 → **+94% increase for 2027**
 - **maxima EXEC & PLUS:** R36 910 / R46 500 in 2026 → **+63% and +40% increases respectively**
- **Mental Health Programme Expansion:** The structured out-of-hospital support programme (dedicated Care Manager, counselling, and specialist visits) is now officially extended to **sureFED Plus, flexiFED 2, and flexiFED 3.**

Diabetes & Chronic Care

- **Diabetes Educator Support:** Consultations covered from Scheme Risk double from **1 to 2 consultations per year** across all options, with access expanded to participating retail pharmacies.
- **Continuous Glucose Monitoring (CGM) Benefit:** Introduced on **flexiFED 4, maxima EXEC, and maxima PLUS** for members with Type-1 Diabetes:
 - **Consumables:** R29 000 per family per year
 - **Devices:** R8 000 per family every 5 years

Specialised Eye Care & Preventative Cover

- **Macular Degeneration:** New specialized medicine benefit on **flexiFED 4** covering approved treatments up to **R30 000 per year**.
- **Respiratory Syncytial Virus (RSV) Vaccine:** Introduced as a formal benefit on **flexiFED 4**, **maxima EXEC**, and **maxima PLUS**.
- **Palliative Care:** The Alignd Palliative Care Programme now covers all Fedhealth options, providing comprehensive home-based oncology support and end-of-life dignity care.

5. Procedure Co-Payments & Network Deductibles

Co-payments apply to hospital accounts when members voluntarily use non-network providers or undergo specific elective surgeries.

Procedure / Event	2026 Rule & Co-Payment	2027 Rule & Co-Payment	Operational Impact
Non-Network Hospitals (flexiFED 1–4, GRID, myFED)	30% of hospital bill	30% of hospital bill	Apply to non-network admissions (waived in life-threatening emergencies).
Elect Excess (All Elect Options)	R15 950 per admission	R15 950 per admission	Paid on all elective admissions in exchange for 25% monthly contribution savings.
Non-Network Day Surgery Facilities	R2 710 per admission	Subject to 3.9% adjustment	Avoidable by utilizing Fedhealth Day Surgery Network clinics.
Trauma in Casualty Ward (Non-PMB)	R880 per visit	Subject to 3.9% adjustment	Applies to non-PMB emergency facility consultations.
Specialised Radiology (Non-PMB MRI/CT)	R3 050 (flexiFED 2–4, Exec) R4 230 (flexiFED 1)	Subject to 3.9% adjustment	Out-of-pocket co-payment for non-PMB scans.
Single Hip & Knee Replacements (Non-DSP)	R36 330 co-payment	Subject to 3.9% adjustment	100% covered if using ICPS, JointCare, or Surge networks.

6. Value-Add Ecosystem: Sanlam Wealth Bonus & Gap Cover

- **Health-Boosted Wealth Bonus:** Fedhealth members who hold qualifying Sanlam Matrix Premier Smart risk cover earn an extra **15% boost** on their Wealth Bonus cash allocation at no additional cost (over R5.3 million already paid to members).

- **Sanlam Gap Cover Discount:** Fedhealth members receive up to a **31% discount** on Sanlam Gap Cover, seamlessly integrating shortfalls, co-payments, and non-DSP penalties without separate underwriting hurdles.

7. HealthGroup Advisory & Year-End Recommendations

- **Review Option Fit by Year-End:** Members wishing to upgrade, downscale, or change network options (such as switching to GRID to save 10%, or Elect to save 25%) must submit their change requests prior to the Scheme's year-end deadline.
- **Traditional Plans (sureFED):** For members seeking predictable budgeting with zero contribution increases for 2027, the sureFED plans represent exceptional value.
- **Complete Your HRA:** We urge every adult beneficiary to complete an annual Health Risk Assessment at a participating pharmacy and download the Fedhealth Member App to activate their 2027 D2D+ pool.

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