flexiFED 1

Increase for family with effect from 1 January 2026: **5%**

FEDHEALTH
Sanlam healthcare partner

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 1	
P	R5 508
A	R4 320
C	R2 016

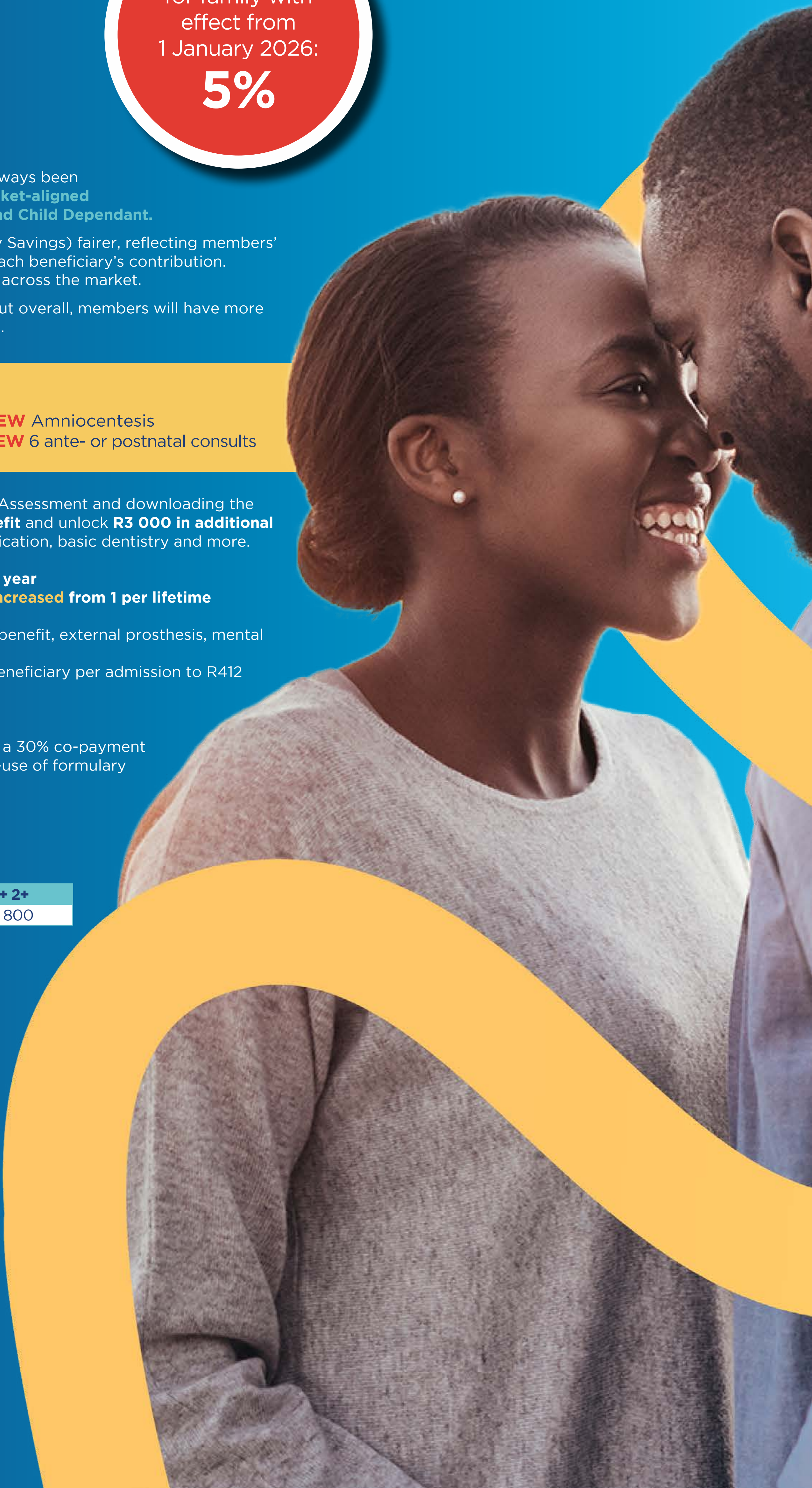
AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 1	
P	R7 488
A	R5 880
C	R2 760

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.



NEW ENHANCED MATERNITY BENEFITS

- Fedhealth Baby Programme
- Funding for a birth coach
- NEW 2x 2D scans
- NEW Antenatal classes
- NEW Amniocentesis
- NEW 6 ante- or postnatal consults

- NEW **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 1** members will activate the **D2D+ benefit** and unlock **R3 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the **D2D+ benefit** won't accumulate to Threshold.
- NEW **Emergency contraceptive benefit – Women up to age 55, 1 every year**
- ENHANCED **Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in-hospital benefit
- **Medicine on discharge from hospital (TTO) increased** from R400 per beneficiary per admission to R412
- **Terminal care benefit increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexi**FED 1** members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- NEW **depression medication benefit** of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 1	M	M + 1	M + 2	M + 2+
2025	R5 100	R8 100	R9 900	R11 800

flexiFED 1	P	A	C*
2026	R5 508	R4 320	R2 016

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R4 100 to R4 230
- Co-payment for use of non-network hospitals changed from R8 840 to 30%* of the hospital bill
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- **No change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 1	RISK	NOMINAL SAVINGS	TOTAL
Member	R2 603	R27	R2 630
Adult dependant	R2 041	R20	R2 061
Child dependant	R954	R9	R963

SAVINGS PLAN

flexiFED 1	RISK	SAVINGS	TOTAL
Member	R2 603	R459	R3 062
Adult dependant	R2 041	R360	R2 401
Child dependant	R954	R168	R1 122

flexiFED 1Elect

FEDHEALTH
Sanlam healthcare partner

Increase for family with effect from 1 January 2026:
5%

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 1Elect	
P	R5 508
A	R4 320
C	R2 016

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 1Elect	
P	R7 572
A	R5 940
C	R2 796

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

NEW ENHANCED MATERNITY BENEFITS

- Fedhealth Baby Programme
- Funding for a birth coach
- NEW 2x 2D scans
- NEW Antenatal classes
- NEW Amniocentesis
- NEW 6 ante- or postnatal consults

- NEW **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 1Elect** members will activate the **D2D+ benefit** and unlock **R3 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the **D2D+ benefit** won't accumulate to Threshold.
- NEW **Emergency contraceptive benefit – Women up to age 55, 1 every year**
- ENHANCED **Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in hospital benefit
- **Medicine on discharge from hospital (TTO) increased** from R400 per beneficiary per admission to R412
- **Terminal care benefit increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexi**FED 1Elect** members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- NEW **depression medication benefit** of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 1Elect	M	M + 1	M + 2	M + 2+
2025	R5 100	R8 100	R9 900	R11 800

flexiFED 1Elect	P	A	C*
2026	R5 508	R4 320	R2 016

*Calculated to a maximum of 3 children

- Co-payment for all admissions to hospital except accidents and emergencies **increased** from to R15 470 to R15 950
- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R4 100 to R4 230
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No **change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 1Elect	RISK	NOMINAL SAVINGS	TOTAL
Member	R2 031	R20	R2 051
Adult dependant	R1 587	R15	R1 602
Child dependant	R741	R6	R747

SAVINGS PLAN

flexiFED 1Elect	RISK	SAVINGS	TOTAL
Member	R2 031	R459	R2 490
Adult dependant	R1 587	R360	R1 947
Child dependant	R741	R168	R909

flexiFED 2

FEDHEALTH
Sanlam healthcare partner

Increase for family with effect from 1 January 2026: **9.5%**

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 2	
P	R8 724
A	R7 764
C	R2 580

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 2	
P	R12 012
A	R10 692
C	R3 564

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- NEW **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 2** members will activate the **D2D+ benefit** and **unlock R3 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- NEW **Emergency contraceptive benefit – Women up to age 55, 1 every year**
- ENHANCED **Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R311 900 to R321 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 100 to R12 480 per family
- Mental health in-hospital benefit limit **increased** from R26 400 to R27 220
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexi**FED 2** members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- NEW depression medication benefit of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 2	M	M + 1	M + 2	M + 2+
2025	R6 200	R11 300	R12 800	R16 400

flexiFED 2	P	A	C*
2026	R8 724	R7 764	R2 580

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- **No change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 2	RISK	NOMINAL SAVINGS	TOTAL
Member	R4 118	R29	R4 147
Adult dependant	R3 665	R25	R3 690
Child dependant	R1 217	R7	R1 224

SAVINGS PLAN

flexiFED 2	RISK	SAVINGS	TOTAL
Member	R4 118	R727	R4 845
Adult dependant	R3 665	R647	R4 312
Child dependant	R1 217	R215	R1 432

flexiFED 2Elect

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 2Elect	
P	R8 724
A	R7 764
C	R2 580

Increase for family with effect from 1 January 2026: **9.5%**

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 2Elect	
P	R12 108
A	R10 764
C	R3 576

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexiFED 2Elect members will activate the **D2D+ benefit** and **unlock R3 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R311 900 to R321 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 100 to R12 480 per family
- Mental health in-hospital benefit limit **increased** from R26 400 to R27 220
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexiFED 2Elect members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- **NEW** depression medication benefit of R2 400 per beneficiary per year
- Co-payment for all admissions to hospital except accidents and emergencies **increased** from to R15 470 to R15 950
- Increase in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No **change** to reimbursement rates in-hospital

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 2Elect	M	M + 1	M + 2	M + 2+
2025	R6 200	R11 300	R12 800	R16 400

flexiFED 2Elect	P	A	C*
2026	R8 724	R7 764	R2 580

*Calculated to a maximum of 3 children

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 2Elect	RISK	NOMINAL SAVINGS	TOTAL
Member	R3 083	R21	R3 104
Adult dependant	R2 756	R19	R2 775
Child dependant	R916	R6	R922

SAVINGS PLAN

flexiFED 2Elect	RISK	SAVINGS	TOTAL
Member	R3 083	R727	R3 810
Adult dependant	R2 756	R647	R3 403
Child dependant	R916	R215	R1 131

flexiFED 2GRID

Increase for family with effect from 1 January 2026:
9.5%

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 2GRID	
P	R8 724
A	R7 764
C	R2 580

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 2GRID	
P	R12 048
A	R10 728
C	R3 564

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- NEW **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 2GRID** members will activate the **D2D+ benefit** and **unlock R3 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- NEW **Emergency contraceptive benefit – Women up to age 55, 1 every year**
- ENHANCED **Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R311 900 to R321 570
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 100 to R12 480 per family
- Mental health in-hospital benefit limit **increased** from R26 400 to R27 220
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexi**FED 2GRID** members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- NEW depression medication benefit of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 2GRID	M	M + 1	M + 2	M + 2+
2025	R6 200	R11 300	R12 800	R16 400

flexiFED 2GRID	P	A	C*
2026	R8 724	R7 764	R2 580

*Calculated to a maximum of 3 children

- Co-payment for use of non-network hospitals **changed** from R15 470 to 30% of the hospital bill
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facilities **changed** from R15 470 to 30% of the hospital bill
- Increase in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No **change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 2GRID	RISK	NOMINAL SAVINGS	TOTAL
Member	R3 693	R26	R3 719
Adult dependant	R3 293	R22	R3 315
Child dependant	R1 091	R7	R1 098

SAVINGS PLAN

flexiFED 2GRID	RISK	SAVINGS	TOTAL
Member	R3 693	R727	R4 420
Adult dependant	R3 293	R647	R3 940
Child dependant	R1 091	R215	R1 306

flexiFED 3

FEDHEALTH
Sanlam healthcare partner

Increase for family with effect from 1 January 2026: **14.5%**

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 3	
P	R10 416
A	R9 540
C	R3 696

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 3	
P	R14 400
A	R13 200
C	R5 112

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 3** members will activate the **D2D+ benefit** and **unlock R4 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R350 000 to R360 850
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in-hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limit for ADHD, Generalised Anxiety Disorder and PTSD has **increased** to R3 300 p/f. On flexi**FED 3** members can use any service provider to obtain their chronic medicine. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 3	M	M + 1	M + 2	M + 2+
2025	R7 900	R13 700	R15 600	R18 400

flexiFED 3	P	A	C*
2026	R10 416	R9 540	R3 696

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- **No change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 3	RISK	NOMINAL SAVINGS	TOTAL
Member	R4 917	R29	R4 946
Adult dependant	R4 505	R26	R4 531
Child dependant	R1 743	R10	R1 753

SAVINGS PLAN

flexiFED 3	RISK	SAVINGS	TOTAL
Member	R4 917	R868	R5 785
Adult dependant	R4 505	R795	R5 300
Child dependant	R1 743	R308	R2 051

flexiFED 3Elect

FEDHEALTH
Sanlam healthcare partner

Increase for family with effect from 1 January 2026:
14.5%

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 3Elect	
P	R10 416
A	R9 540
C	R3 696

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 3Elect	
P	R14 472
A	R13 284
C	R5 148

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 3**Elect members will activate the **D2D+ benefit** and **unlock R4 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R350 000 to R360 850
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in-hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limit for ADHD, Generalised Anxiety Disorder and PTSD has **increased** to R3 300 p/f. Members on flexi**FED 3**Elect must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 3Elect	M	M + 1	M + 2	M + 2+
2025	R7 900	R13 700	R15 600	R18 400

flexiFED 3Elect	P	A	C*
2026	R10 416	R9 540	R3 696

*Calculated to a maximum of 3 children

- Co-payment for all admissions to hospital except accidents and emergencies **increased** from to R15 470 to R15 950
- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No change to reimbursement rates in-hospital

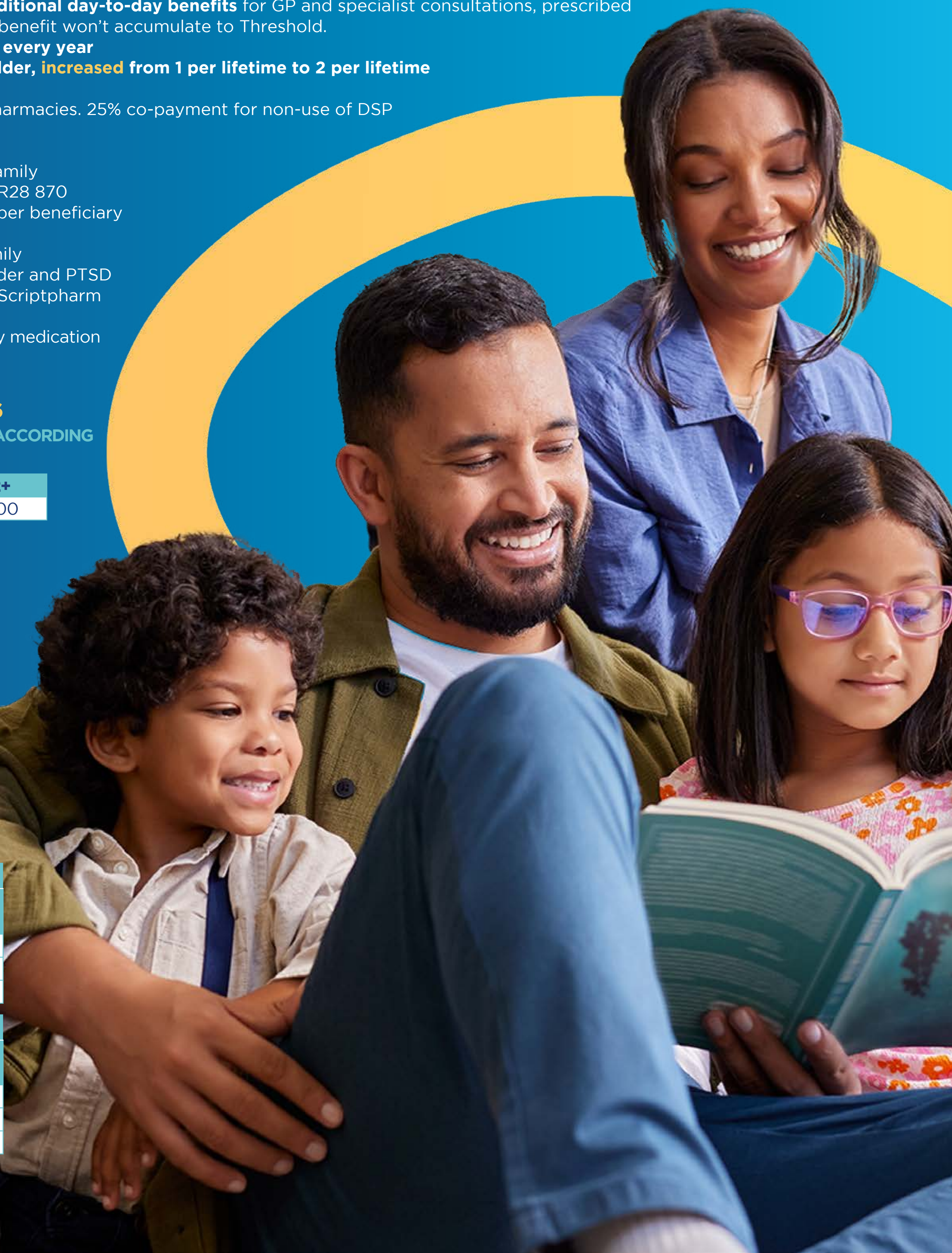
2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 3Elect	RISK	NOMINAL SAVINGS	TOTAL
Member	R3 682	R23	R3 705
Adult dependant	R3 379	R19	R3 398
Child dependant	R1 307	R7	R1 314

SAVINGS PLAN

flexiFED 3Elect	RISK	SAVINGS	TOTAL
Member	R3 682	R868	R4 550
Adult dependant	R3 379	R795	R4 174
Child dependant	R1 307	R308	R1 615



flexiFED 3GRID

Increase for family with effect from 1 January 2026:

14.5%

FEDHEALTH

Sanlam healthcare partner

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 3GRID	
P	R10 416
A	R9 540
C	R3 696

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 3GRID	
P	R14 436
A	R13 224
C	R5 124

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexiFED 3GRID members will activate the **D2D+ benefit** and **unlock R4 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R350 000 to R360 850
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in-hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limit for ADHD, Generalised Anxiety Disorder and PTSD has **increased** to R3 300 p/f. On flexiFED 3GRID members can use any service provider to obtain their chronic medicine. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

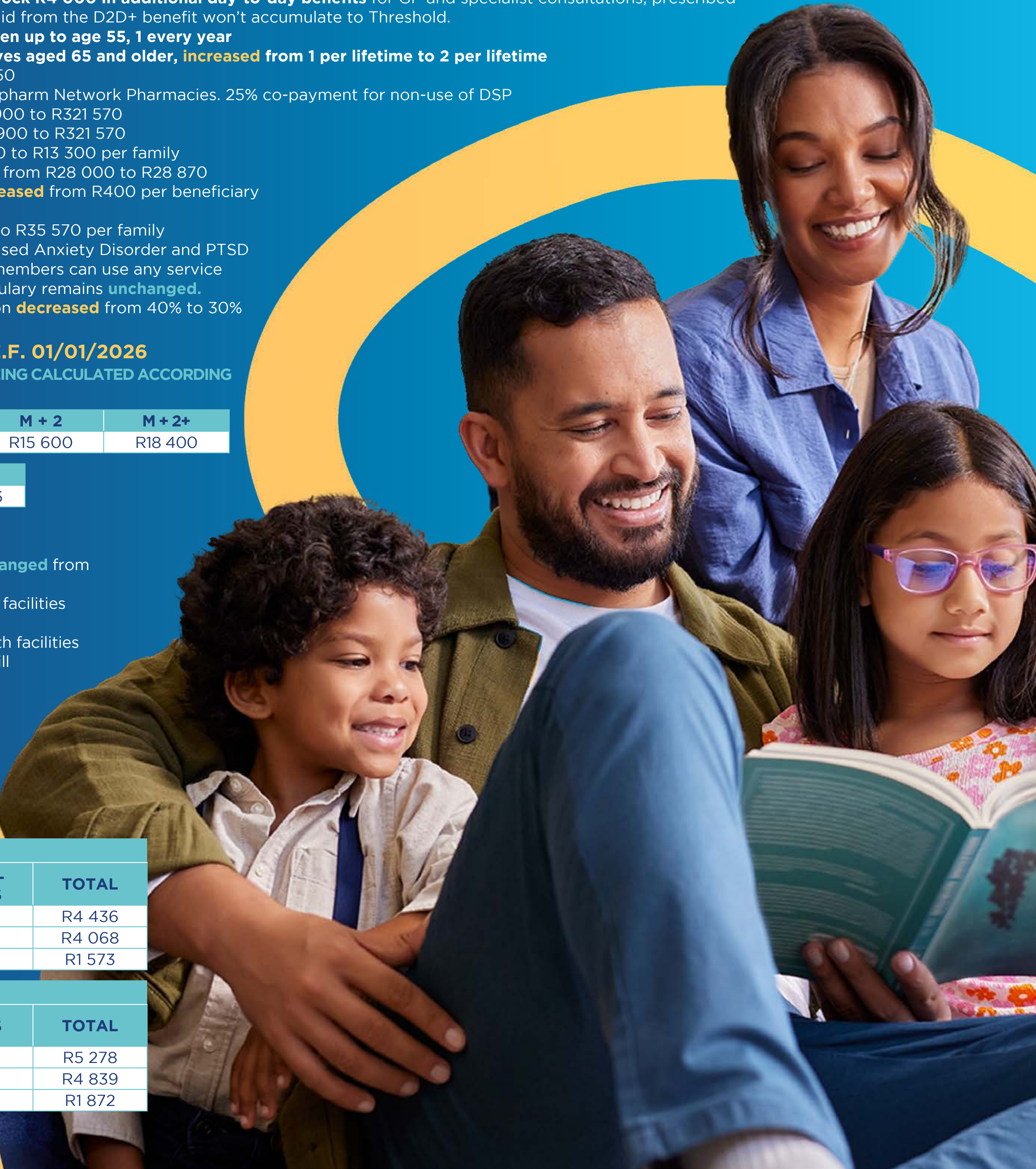
THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 3GRID	M	M + 1	M + 2	M + 2+
2025	R7 900	R13 700	R15 600	R18 400

flexiFED 3GRID	P	A	C*
2026	R10 416	R9 540	R3 696

*Calculated to a maximum of 3 children

- Co-payment for use of non-network hospitals **changed** from R15 470 to 30%*
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facilities **increased** from R15 470 to 30% of the hospital bill
- **increased** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No **change** to reimbursement rates in-hospital



2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 3GRID	RISK	NOMINAL SAVINGS	TOTAL
Member	R4 410	R26	R4 436
Adult dependant	R4 044	R24	R4 068
Child dependant	R1 564	R9	R1 573

SAVINGS PLAN

flexiFED 3GRID	RISK	SAVINGS	TOTAL
Member	R4 410	R868	R5 278
Adult dependant	R4 044	R795	R4 839
Child dependant	R1 564	R308	R1 872

flexiFED 4

FEDHEALTH
Sanlam healthcare partner

Increase for family with effect from 1 January 2026:
14.5%

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 4	
P	R16 200
A	R14 784
C	R4 872

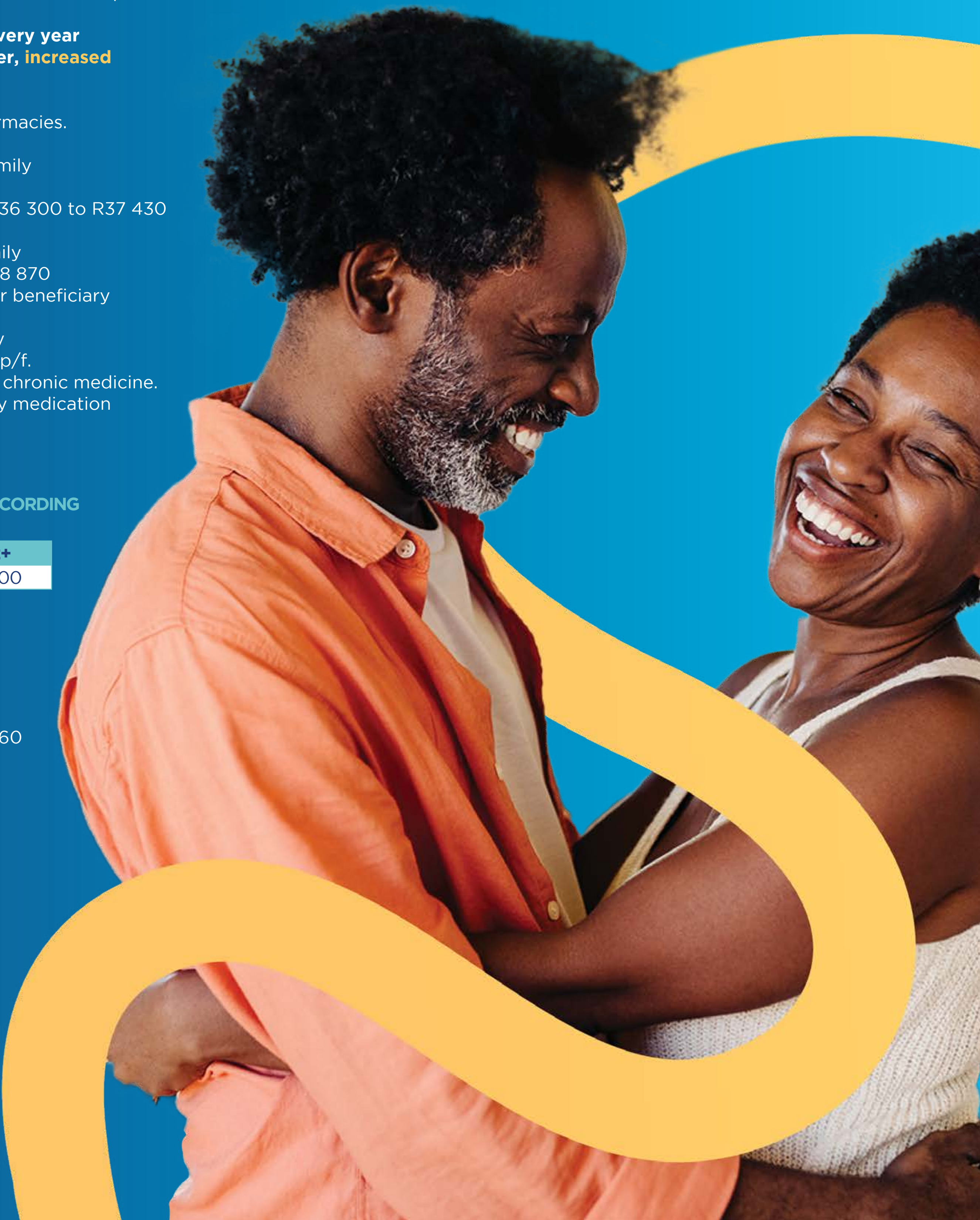
AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 4	
P	R21 960
A	R20 052
C	R6 600

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 4** members will activate the **D2D+ benefit** and **unlock R4 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R499 100 to R514 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Brachytherapy materials **increased** from R49 500 to R62 100 per family
- Organ transplants benefit **increased** from R499 100 to R514 570
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- Renal Dialysis benefit limit **increased** from R499 100 to R514 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limits increased to R6 500 p/b and R12 990 p/f. On flexi**FED 4** members can use any service provider to obtain their chronic medicine. Formulary remains unchanged. Co-payment for non-use of formulary medication **decreased** from 40% to 30%



INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 4	M	M + 1	M + 2	M + 2+
2025	R21 200	R36 800	R41 700	R46 600

flexiFED 4	P	A	C*
2026	R22 308	R20 364	R6 708

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 4	RISK	NOMINAL SAVINGS	TOTAL
Member	R6 591	R29	R6 620
Adult dependant	R6 016	R26	R6 042
Child dependant	R1 982	R9	R1 991

SAVINGS PLAN

flexiFED 4	RISK	SAVINGS	TOTAL
Member	R6 591	R1 350	R7 941
Adult dependant	R6 016	R1 232	R7 248
Child dependant	R1 982	R406	R2 388

flexiFED 4Elect

Increase for family with effect from 1 January 2026:

14.5%

FEDHEALTH

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AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 4Elect	
P	R16 200
A	R14 784
C	R4 872

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a ‘Member Plus’ or ‘M+’ basis. **But from 2026, we’ll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 4Elect	
P	R22 032
A	R20 124
C	R6 636

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members’ actual family composition and linking directly to each beneficiary’s contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- NEW **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 4**Elect members will activate the **D2D+ benefit** and **unlock R4 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won’t accumulate to Threshold.
- NEW **Emergency contraceptive benefit – Women up to age 55, 1 every year**
- ENHANCED **Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R499 100 to R514 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Brachytherapy materials **increased** from R49 500 to R62 100 per family
- Organ transplants benefit **increased** from R499 100 to R514 570
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- Renal Dialysis benefit limit **increased** from R499 100 to R514 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limits increased to R6 500 p/b and R12 990 p/f. Members on flexi**FED 4**Elect must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains unchanged. Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- Co-payment for all admissions to hospital except accidents and emergencies **increased** from to R15 470 to R15 950

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 4Elect	M	M + 1	M + 2	M + 2+
2025	R21 200	R36 800	R41 700	R46 600

flexiFED 4Elect	P	A	C*
2026	R22 308	R20 364	R6 708

*Calculated to a maximum of 3 children

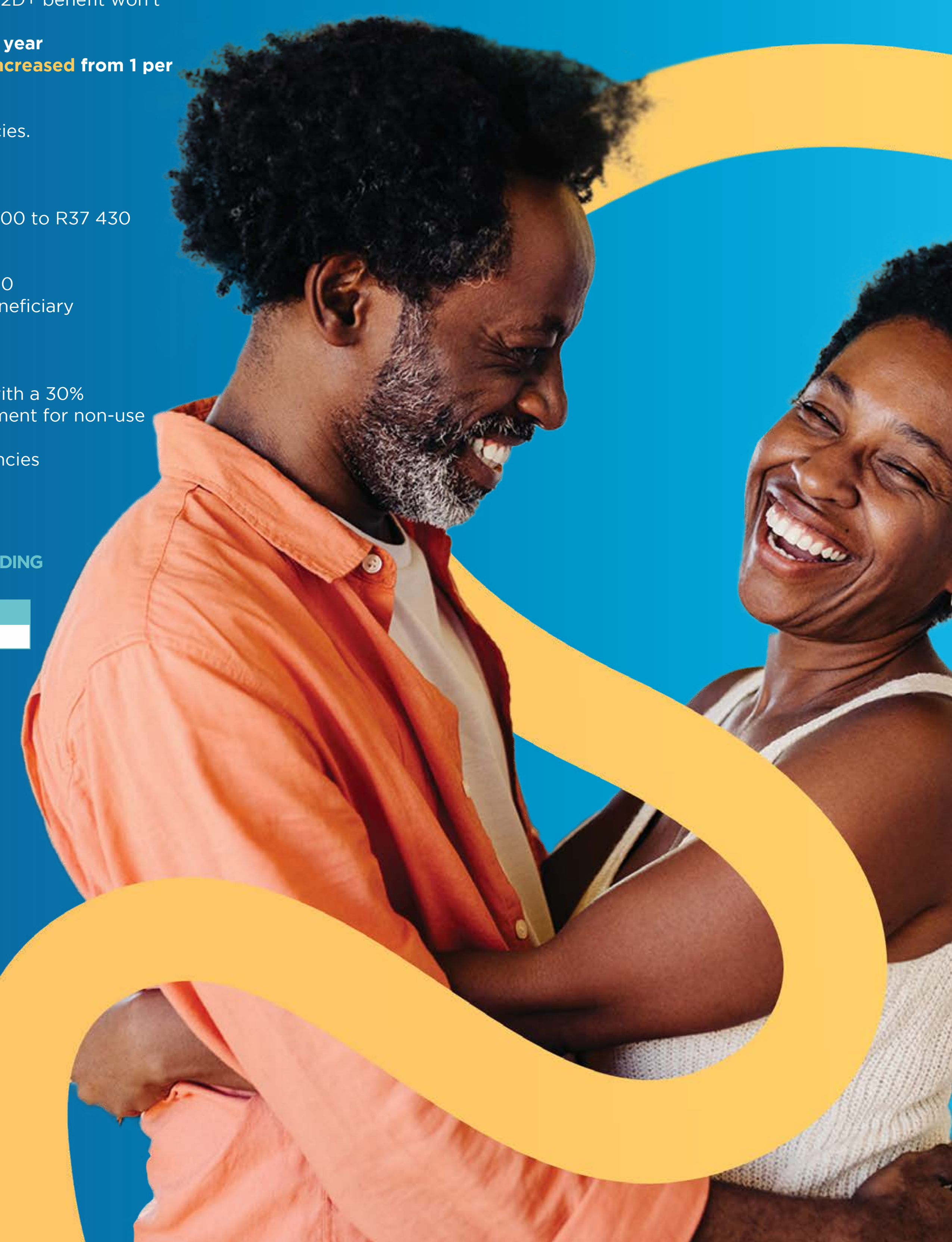
2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 4Elect	RISK	NOMINAL SAVINGS	TOTAL
Member	R4 935	R23	R4 958
Adult dependant	R4 600	R20	R4 620
Child dependant	R1 515	R6	R1 521

SAVINGS PLAN

flexiFED 4Elect	RISK	SAVINGS	TOTAL
Member	R4 935	R1 350	R6 285
Adult dependant	R4 600	R1 232	R5 832
Child dependant	R1 515	R406	R1 921



flexiFED 4GRID

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Increase for family with effect from 1 January 2026:

14.5%

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 4GRID	
P	R16 200
A	R14 784
C	R4 872

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 4GRID	
P	R21 996
A	R20 076
C	R6 624

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market. This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 4GRID** members will activate the **D2D+ benefit** and **unlock R4 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R499 100 to R514 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Brachytherapy materials **increased** from R49 500 to R62 100 per family
- Organ transplants benefit **increased** from R499 100 to R514 570
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- Renal Dialysis benefit limit **increased** from R499 100 to R514 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in hospital benefit limit **increased** from R28 000 to R28 870
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limits increased to R6 500 p/b and R12 990 p/f. On flexi**FED 4GRID** members can use any service provider to obtain their chronic medicine. Formulary remains unchanged. Co-payment for non-use of formulary medication **decreased** from 40% to 30%

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 4GRID	M	M + 1	M + 2	M + 2+
2025	R21 200	R36 800	R41 700	R46 600

flexiFED 4GRID	P	A	C*
2026	R22 308	R20 364	R6 708

*Calculated to a maximum of 3 children

- Co-payment for use of non-network hospitals **changed** from R15 470 to 30% of the hospital bill
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facilities **changed** from R15 470 to 30% of the hospital bill

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 4GRID	RISK	NOMINAL SAVINGS	TOTAL
Member	R5 905	R26	R5 931
Adult dependant	R5 400	R24	R5 424
Child dependant	R1 780	R7	R1 787

SAVINGS PLAN

flexiFED 4GRID	RISK	SAVINGS	TOTAL
Member	R5 905	R1 350	R7 255
Adult dependant	R5 400	R1 232	R6 632
Child dependant	R1 780	R406	R2 186

flexiFED^Savvy

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- **No change** to reimbursement rates in-hospital

Available Fedhealth Savings on Savings Plans - flexiFED Savvy	
M	R5 388

Available Fedhealth Savings on Hospital Plans with Back-up Savings - flexiFED Savvy	
M	R6 528

Increase for family with effect from 1 January 2026:

9.5%

CO-PAYMENTS

- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- Co-payment for use of non-network hospitals **changed** from R9 050 to 30% of the hospital bill
- Co-payment for use of non-network day surgery facility **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facility **changed** from R9 050 to 30% of the hospital bill
- **Increase** in all procedure co-payments
- Chronic disease benefit limits, conditions covered, preferred providers and formulary remain **unchanged.** Co-payment for non-use of formulary medication increased from 25% to 30%
- **NEW** depression medication benefit of R2 160 per beneficiary per year

HOSPITAL PLAN - flexiFED Savvy	
Member	R1 155
Adult dependant	R1 155
Child dependant	R849

SAVINGS PLAN - flexiFED Savvy	RISK	SAVINGS	TOTAL
Member	R1 155	R449	R1 604
Adult dependant	R1 155	R0	R1 155
Child dependant	R849	R0	R849

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maxima **EXEC**

- **No change** to reimbursement rates in-hospital

Increase for family with effect from 1 January 2026:

14.5%

CHANGES IN BENEFIT LIMITS

- Oncology **increased** from R624 000 to R643 340
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Specialised medication for oncology and non-oncology: **increased** from R194 600 to R200 630 per family
- Brachytherapy materials **increased** from R62 100 to R64 030 per family
- Organ transplants benefit **increased** from R624 000 to R643 340
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- Renal dialysis benefit limit **increased** from R624 000 to R643 340
- External prosthesis limit **increased** from R19 300 to R19 900 per family
- Mental health in-hospital benefit limit **increased** from R35 800 to R36 910
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limits **increased** to R8 130 p/b and R14 950 p/f, 16 additional chronic conditions added; preferred providers and formulary remain **unchanged.** Co-payment for non-use of formulary remains **unchanged** at 40%
- Savings amounts **increased** by 3.0%

INCREASE IN THRESHOLD LEVELS BY 3.1% W.E.F. 01/01/2026

THRESHOLD LEVELS 2025 VS. 2026

maxima **EXEC**	Member	Adult dependant	Child dependant
2025	R21 200	R15 600	R4 900
2026	**R21 860**	**R16 080**	**R5 050**

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on non-use of DSP for PET scans **increased** from R5 500 to R5 670
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880

2026 CONTRIBUTIONS

maxima **EXEC**	Risk	Savings	Total	Annual Threshold
Member	R11 229	R1 044	R12 273	R21 860
Adult dependant	R9 747	R906	R10 653	R16 080
Child dependant	R3 470	R322	R3 792	R5 050

maxima **PLUS**

- **No change** to reimbursement rates in-hospital

CHANGES IN BENEFIT LIMITS

- Specialised medication for oncology and non-oncology: **increased** from R390 400 to R402 500 per family
- Brachytherapy materials **increased** from R62 100 to R64 030 per family
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- External prosthesis limit **increased** from R24 300 to R25 050 per family
- Mental health in-hospital benefit limit **increased** from R45 100 to R46 500
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family
- Chronic disease benefit limits **increased** to R17 220 p/b and R31 960 p/f, 16 additional chronic conditions added; preferred providers and formulary remain **unchanged.** Co-payment for non-use of formulary remains **unchanged** at 40%
- Savings amounts **increased** by 3.0%
- Annual Out-of-hospital Expenses Benefit (OHEB) **increased** by 3.3%

Increase for family with effect from 1 January 2026: **14.5%**

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INCREASE IN THRESHOLD LEVELS BY 3.1% W.E.F. 01/01/2026

THRESHOLD LEVELS 2025 VS. 2026

maxima **PLUS**	Member	Adult dependant	Child dependant
2025	R22 700	R17 700	R6 200
2026	**R23 400**	**R18 250**	**R6 390**

- **Increase** in procedure co-payment – voluntary use of non-contracted provider for non-PMB hip & knee replacements from R35 240 to R36 330
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on non-use of DSP for PET scans **increased** from R5 500 to R5 670

2026 CONTRIBUTIONS

maxima **PLUS**	Risk	Savings	Total	Annual Threshold	Annual OHEB
Member	R18 749	R644	R19 393	R23 400	R10 630
Adult dependant	R16 183	R556	R16 739	R18 250	R7 680
Child dependant	R5 793	R199	R5 992	R6 390	R2 370

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myFED

CHANGES IN BENEFIT LIMITS

- **No change** to reimbursement rates in-hospital
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in-hospital benefit
- Chronic disease benefit limits, conditions covered, designated service providers and formulary remain **unchanged**
- Co-payment for voluntary use to non-network hospitals has **increased** from R15 470 to R15 950
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for elective caesarean **increased** from R15 470 to R15 950
- Co-payment for non-use of formulary medication **increased** from 25% to 30%
- Co-payment on non-use of DSP **increased** from 25% to 30%
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880

Increase for family with effect from 1 January 2026:

9.5%

2026 CONTRIBUTIONS

Highest household income per month	Member	Adult dependant	Child dependant
0 – 11 063	R1 719	R1 719	R779
11 064 – 15 617	R1 971	R1 971	R931
15 618 – 21 651	R2 453	R2 453	R966
> 21 652+	R4 052	R4 052	R1 281