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🌟 Fedhealth 2026 Member Update Guide

Prepared by HealthGroup *(Source: Fedhealth Intermedia Launch Issue [MI1556495074])*

🏥 Fedhealth–Medshield Amalgamation: A Stronger Scheme

2026 marks a milestone year as **Fedhealth and Medshield amalgamate**, creating one of South Africa's **top four open medical schemes**. ***Actual date still to be confirmed.***

- **Membership**: 135,000+ principal members and 250,000 beneficiaries
- **Financial strength**: R3.3 billion in reserves, with a projected **36.9% solvency ratio** in 2026 (well above the 25% legal minimum)
- **Partnership with Sanlam**: Integrating health, wealth, and rewards into one ecosystem
- **Vision**: To become South Africa's most trusted medical aid scheme by 2030

This merger ensures **scale, stability, and richer benefits** for members, with seamless continuity through trusted partners like Medscheme.

💡 Key Enhancements for 2026

🍼 Maternity (flexiFED 1)

- 2x 2D scans
- 6 ante/postnatal consults
- Amniocentesis
- Antenatal classes ➡️ All paid from **Risk**, not savings (no out-of-pocket costs).

🧠 Mental Health

- flexiFED Savvy: R2,160 per beneficiary for depression medication
- flexiFED 1 & 2: R2,400 per beneficiary for depression medication ➡️ Expanded access to mental health support on lower-tier options.

💊 Additional Enhancements

- Emergency contraception: 1x per year for women under 55
- Pneumococcal vaccine: Added for members 65+
- Oncology: flexiFED 4 Brachytherapy limit increased by 25%
- Inflationary adjustments across benefit limits

🆕 D2D+ Benefit

By completing a Health Risk Assessment and registering on the Fedhealth app, members on **flexiFED 1–4** unlock **extra day-to-day cover**:

- flexiFED 1 → R3,000 per family
- flexiFED 2 → R3,500 per family
- flexiFED 3 → R4,000 per family
- flexiFED 4 → R4,500 per family

Covers GP visits, specialists, medication, dentistry, pathology, and radiology. ➡️ **Risk-funded, not from savings, and does not count toward Threshold** — meaning it's truly additional cover.

🆕 Savings Structure Change

- Moving from "Member Plus" to **PAC (Per Adult/Child)** allocations
- Fairer reflection of family composition
- Higher average savings levels
    - Old system (Member Plus): Savings were allocated in a block per family, regardless of actual size or composition.
    - New system (PAC – Per Adult/Child): Savings are now calculated per adult and per child on the membership.
- **Self-payment gaps removed** on flexiFED 1–3 → unlimited GP & dental once savings are depleted

🔎 Option-by-Option Highlights

Option	Target Market	Key Benefits	2026 Notes
myFED	Entry-level employees	Unlimited hospitalisation (network), unlimited GP visits, 2 specialist consults, maternity, oncology at PMB	Competitive 8% increase
flexiFED Savvy	Under 35, digitally savvy	Unlimited hospitalisation, unlimited virtual GP + 3 face-to-face GP visits, trauma cover, maternity, doula, unlimited MRI/CT	R100pm increase, one of SA's most affordable open schemes
flexiFED 1	Young families	Unlimited hospitalisation, Threshold benefit, maternity enhancements, D2D+ (R3,000)	Best value: only 5% increase
flexiFED 2	Couples planning families	Broader chronic & oncology, D2D+ (R3,500), Threshold GP & dental	Balanced, but 9.5% increase
flexiFED 3	Families needing more cover	Chronic, oncology, prosthesis, D2D+ (R4,000), Threshold GP & dental	High increase (14.5%) – consider downgrading + Gap/Primary Care
flexiFED 4	Comprehensive protection	Comprehensive Threshold, oncology +25%, D2D+ (R4,500)	Steep 14.5% increase
Maxima EXEC	Professionals	Unlimited hospitalisation, chronic cover R8,130 p.b. (then unlimited CDL), Threshold R21,860	Premium cover, 14.5% increase
Maxima PLUS	Top-tier	Unlimited hospitalisation, chronic cover R17,220 p.b., OHEB + Threshold, unlimited GP once OHEB depleted	Premium cover, 14.5% increase

💰 2026 Rates

- **Average increase**: 9.6% (one of Fedhealth's lowest weighted increases in years)
- **GRID variants**: 10% discount (network hospitals)
- **Elect variants**: 25% discount (fixed excess for planned admissions)
- **myFED**: Income-banded contributions for affordability

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⚖️ Important Technical Updates for 2026

To ensure transparency, members should also note:

- **Co-payments:**
  - Non-network hospital admissions now attract a **30% co-payment** (previously fixed rand amount).
  - Casualty ward (non-PMB trauma): R850 → R880.
  - Specialised radiology (non-PMB): R2,960 → R3,050 (flexiFED 2/3).
- **Chronic & Oncology Medication:**
  - Must be obtained via **Scriptpharm DSP**.
  - **30% co-payment** for non-use of DSP.
  - Co-payment for non-formulary medication reduced from 40% → 30%.
- **Thresholds:**
  - Now calculated per adult and child (PAC basis).
  - Example (flexiFED 1, 2026): Principal R5,508 | Adult R4,320 | Child R2,016 (max 3 children).
- **Benefit uplifts:**
  - Oncology, prosthesis, renal dialysis, terminal care, and TTO medicine limits increased in line with inflation.
  - Mental health in-hospital limits uplifted (e.g. flexiFED 2: R26,400 → R27,220).

🎁 Health Rewards by Sanlam

Available via the **Fedhealth app**:

- **Weekly quizzes** → instant vouchers
- **Annual wellness activities** → guaranteed R400 voucher
- **Always-on discounts** → gyms, travel, entertainment
- **Coming soon**: Wearable integration, AI health insights, gamification, social groups

📲 Digital Member Support

- **Fedhealth App**: Claims, benefits, dependants, health tracking
- **Naledi (AI Agent)**: 24/7 instant support
- **Other platforms**: Family Room, WhatsApp bot, fedhealth.co.za

🧭 HealthGroup Recommendations

- **Review affordability**: flexiFED 3, 4, EXEC, PLUS face steep increases
- **Best value**: flexiFED 1 (low increase, strong maternity & mental health, no self-payment gap)
- **Entry-level**: flexiFED Savvy remains SA’s most affordable open scheme option
- **Engage with D2D+**: Unlock up to R4,500 extra day-to-day cover
- **Leverage Sanlam add-ons**: Gap + Primary Care for cost-effective protection
- **Activate Health Rewards**: Access vouchers, discounts, and rewards

✅ In Summary

Fedhealth 2026 delivers:

- One of their lowest weighted increases in years (9.6%)
- Enhanced maternity, mental health, oncology, and preventative benefits
- New **D2D+** and **PAC savings structure**
- Expanded **Sanlam integration** (Gap, Primary Care, Oncology, Wealth Bonus)
- **Health Rewards** that turn healthy choices into real value
- **Digital-first service** with the Fedhealth app and Naledi

📌 **HealthGroup remains committed to ensuring you are fully informed, empowered, and supported in making the best healthcare choices for you and your family.**