

flexiFED 3

For 2025, Fedhealth has simplified the way in which members can choose to fund their day-to-day expenses. Our flexiFED plans can either be used as hospital plans, but with access to day-to-day back-up savings in case members need it, OR as straightforward savings plans.

- Fedhealth Savings amounts on savings plans have **increased** by 5.2%
- Newborn retinopathy screening benefit

Available Fedhealth Savings on Savings Plans

flexiFED 3	
M	R7 880
M+AD	R10 480
M+AD+CD	R13 790
M+AD+2CD	R16 390

Maximum Back-up Savings Available

flexiFED 3	
M	R11 810
M+AD	R22 610
M+AD+CD	R27 360
M+AD+2CD	R31 550

2025 Contributions

flexiFED 3	
Member	R4 320
Adult dependant	R3 957
Child dependant	R1 531

Increase in Threshold levels w.e.f. 01/01/2025

flexiFED 3	M	M + 1	M + 2	M + 2+
2024	R7 000	R13 000	R14 800	R17 400
2025	R7 900	R13 700	R15 600	R18 400

Co-payments:

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 810 to R2 960
- Co-payment on trauma treatment in a casualty ward **increased** from R800 to R850
- 20% co-payment in Threshold for consultations with network GPs
- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630

- All benefit limits remain **unchanged**
- **No change** to reimbursement rates in-hospital
- Chronic disease benefit limits, conditions covered, preferred providers and formulary remain **unchanged**

Increase
for family with
effect from
1 January 2025:
13.8%

