

flexi**FED**

2

25



 **Sanlam** healthcare partner

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# Medical aid cover that's perfectly customisable for every member

At Fedhealth Medical Scheme, we've always taken great care to adapt to the ever-changing world we live in by providing quality medical aid plans that give members unrivalled control over how and how much they pay.

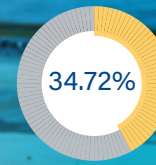
Our flagship range of flexiFED options allow members to do just that: to choose how their cover is structured, so that it perfectly fits with where they are in life, their budget and healthcare needs.

## On flexiFED options members can:

- Choose to reduce their monthly contribution by either 10% or 25% without compromising benefits
- Enjoy cover that fits their unique needs
- Only pay for the cover needed right now with our 30-day upgrade policy
- Enjoy more benefits paid from Risk to help day-to-day savings stretch further
- Use flexiFED as a hospital plan, but with a unique day-to-day savings back-up plan in case they ever need it, OR as a straightforward savings plan.



**88-year** track record in healthcare



**34.72%** solvency



**18 consecutive years** of achieving a **AA- Global Credit Rating**

\* As at 31 December 2023

For flexible medical aid cover that fits around the member and not the other way around, choose a flexiFED option from Fedhealth.

## Fedhealth and Sanlam partnership – an exciting new door opens for healthcare in South Africa

The partnership between Fedhealth and Sanlam means a new chapter for both entities, which will benefit our members, brokers and other stakeholders alike. We look forward to stepping into this bright new future together!





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# The flexiFED option range



**flexiFED 1**  
FROM  
**R1 953**

DAY-TO-DAY FUNDS  
FROM  
**R6 890 - R19 550**



**MORE DETAIL** >



**flexiFED 2**  
FROM  
**R2 835**

DAY-TO-DAY FUNDS  
FROM  
**R10 340 - R27 360**



**MORE DETAIL** >

**PLUS**

Includes all benefits from flexiFED 1



**flexiFED 3**  
FROM  
**R3 236**

DAY-TO-DAY FUNDS  
FROM  
**R11 810 - R31 550**



**MORE DETAIL** >

**PLUS**

Includes all benefits from flexiFED 2

Includes all benefits from flexiFED 1



**flexiFED 4**  
FROM  
**R4 330**

DAY-TO-DAY FUNDS  
FROM  
**R15 800 - R39 720**



**MORE DETAIL** >

**PLUS**

Includes all benefits from flexiFED 3

Includes all benefits from flexiFED 2

Includes all benefits from flexiFED 1





The flexiFED option range can be perfectly customised around the different and changing needs of our members. These options can be used as Hospital Plans with a day-to-day back up, or Savings Plans. Plus, with Fedhealth, members only need to choose the cover they need right now - they only need to upgrade to more comprehensive options as and when life-changing events



### flexiFED 1 benefits



#### Preventative and screening benefit

Screenings like HIV tests, Pap smears, HPV PCR tests, cholesterol screening, wellness and preventative screenings and flu vaccines.



#### Lifestyle benefit

Female contraception paid from Risk.



#### In-hospital benefit

Unlimited accident and emergency treatment at any private hospital. Unlimited hospital cover for planned procedures at network hospitals.



#### Chronic disease cover

Unlimited cover for 27 (CDL) chronic conditions.



### flexiFED 2 benefits

Includes all benefits of flexiFED 1 PLUS:



#### Rich maternity benefit

Cover for natural deliveries, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 8 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit. PLUS many more!



#### Childhood benefit

Paediatric consultation without referral up to 12 months old; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old and vision screening in neonates. PLUS many more!



#### Enhanced Preventative and screening benefit

HPV vaccine.



#### Basic dentistry in Threshold

Basic dentistry benefit once the threshold level has been reached, includes two annual consultations per beneficiary including x-rays, scaling and polishing, fillings, extractions and root canal.



### flexiFED 3 benefits

Includes all benefits of flexiFED 1 & 2 PLUS:



#### Enhanced maternity benefit also includes:

Private ward cover; and 12 ante/postnatal consults with midwife, network GP or gynae, PLUS many more!



#### Customised childhood benefit also includes:

Paediatric consultation without referral up to 24 months old. Additional chronic benefit for children up to 18 with asthma, eczema and acne up to the age of 21, PLUS many more!



#### Cover for chronic medication for mental health conditions

ADHD (for children 6 -18 years old), depression, generalised anxiety disorder, post-traumatic stress disorder subject to an annual limit of R3 200 per family.



#### Optical benefit

Up to R1 930 per beneficiary every 24 months.



### flexiFED 4 benefits

Includes all benefits of flexiFED 1, 2 & 3 PLUS:



#### Cover for additional chronic conditions

Cover for 18 additional chronic conditions.



#### Unlimited network GP consultations

Immediate access to unlimited network GP consults.



#### Comprehensive threshold benefit

Unlimited comprehensive threshold benefit (including basic and advanced dental benefits).

## All flexiFED plans provide:

### Threshold benefit

Once day-to-day claims have accumulated to the Threshold level, 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. On flexiFED 4, the Threshold benefit pays for certain day-to-day expenses once claims have accumulated to the Threshold level with a 20% co-payment for the member.





STEP

1

# Customise your flexiFED option to suit **YOUR NEEDS.**

Using **three simple steps**, you can create your flexiFED option to become the perfect medical aid plan for your needs and budget. Here's how:

## Do you need **hospital cover only** **OR** do you also need **day-to-day savings**?

Please note: All rates are for a principal member only.



I only want **hospital cover**



### flexiFED HOSPITAL PLAN

A hospital plan gives you the peace of mind that the big expenses that could arise from a hospital admission will be covered. Hospital cover is the foundation of any medical aid option.

On a hospital plan you need to pay for day-to-day medical expenses, like a pair of glasses, from your own pocket.

|                                       |                                      |                                      |                                      |
|---------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| flexiFED 1<br>R2 505                  | flexiFED 2<br>R3 787                 | flexiFED 3<br>R4 320                 | flexiFED 4<br>R5 782                 |
|                                       | flexiFED2 <sup>GRID</sup><br>R3 396  | flexiFED3 <sup>GRID</sup><br>R3 874  | flexiFED4 <sup>GRID</sup><br>R5 180  |
| flexiFED 1 <sup>Elect</sup><br>R1 953 | flexiFED2 <sup>Elect</sup><br>R2 835 | flexiFED3 <sup>Elect</sup><br>R3 236 | flexiFED4 <sup>Elect</sup><br>R4 330 |

What if I do end up needing day-to-day savings? [>](#)



I also want **day-to-day savings**



### flexiFED SAVINGS PLAN

A savings plan gives you the peace of mind of a hospital plan PLUS a set pool of funds you can use to pay for your day-to-day medical expenses, for example doctor's visits or flu medication from the pharmacy.

|  |  |  |   |
|--|--|--|---|
| flexiFED 1<br>Day-to-day benefit<br>R3 940 | flexiFED 2<br>Day-to-day benefit<br>R5 240 | flexiFED 3<br>Day-to-day benefit<br>R7 880 | flexiFED 4<br>Day-to-day benefit<br>R13 120 |
| flexiFED 1<br>R 2 833                      | flexiFED 2<br>R4 224                       | flexiFED 3<br>R4 977                       | flexiFED 4<br>R6 875                        |
|  | flexiFED2 <sup>GRID</sup><br>R3 833        | flexiFED3 <sup>GRID</sup><br>R4 531        | flexiFED4 <sup>GRID</sup><br>R6 273         |
| flexiFED 1 <sup>Elect</sup><br>R2 281      | flexiFED2 <sup>Elect</sup><br>R3 272       | flexiFED3 <sup>Elect</sup><br>R3 893       | flexiFED4 <sup>Elect</sup><br>R5 423        |

Unique to Fedhealth corporate clients: Bespoke savings plans can be tailored to the group's needs. [>](#)





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flexiFED option range

Your flexiFED. Your way

Contributions

Unique benefits paid from Risk

Hospital cover

Screening benefit

Doctor's room procedures covered from the in-hospital benefit

Benefits

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STEP

1

# Customise your flexiFED option to suit **YOUR NEEDS.**

Using **three simple steps**, you can create your flexiFED option to become the perfect medical aid plan for your needs and budget. Here's how:



**NO PROBLEM!** We have a back-up plan for you!

Simply use your flexiFED option as a **flexible savings plan** by activating your Fedhealth Savings. You only activate what you need, and that's all you will have to pay for - interest-free over 12 months.

The amounts below are how much Fedhealth Savings you have available based on your option and family composition. The amount you activate will be divided by 12 and added to your hospital plan contribution.

**UNIQUE TO FEDHEALTH**

| flexiFED 1<br>Fedhealth Savings |         | flexiFED 2<br>Fedhealth Savings |         | flexiFED 3<br>Fedhealth Savings |         | flexiFED 4<br>Fedhealth Savings |         |
|---------------------------------|---------|---------------------------------|---------|---------------------------------|---------|---------------------------------|---------|
| M                               | R6 890  | M                               | R10 340 | M                               | R11 810 | M                               | R15 800 |
| M+AD                            | R12 280 | M+AD                            | R19 560 | M+AD                            | R22 610 | M+AD                            | R30 210 |
| M+AD+CD                         | R17 030 | M+AD+CD                         | R24 310 | M+AD+CD                         | R27 360 | M+AD+CD                         | R34 970 |
| M+AD+2CD                        | R19 550 | M+AD+2CD                        | R27 360 | M+AD+2CD                        | R31 550 | M+AD+2CD                        | R39 720 |

flexiFED 1<sup>Elect</sup>  
R1 953

flexiFED 2<sup>Elect</sup>  
R2 835

flexiFED 3<sup>Elect</sup>  
R3 236

flexiFED 4<sup>Elect</sup>  
R4 330

flexiFED 1<sup>Elect</sup>  
R2 281

flexiFED 2<sup>Elect</sup>  
R3 272

flexiFED 3<sup>Elect</sup>  
R3 893

flexiFED 4<sup>Elect</sup>  
R5 423

What if I do end up needing day-to-day savings? >

**Unique to Fedhealth corporate clients:**  
Bespoke savings plans can be tailored to the group's needs. >



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flexiFED 4  
day-to-day  
benefit  
R13 120

flexiFED 4  
R6 875  
flexiFED 4<sup>GRID</sup>  
R6 273





STEP

1

# Customise your flexiFED option to suit **YOUR NEEDS.**

Using **three simple steps**, you can create your flexiFED option to become the perfect medical aid plan for your needs and budget. Here's how:



## Unique to Fedhealth corporate clients

Bespoke savings plans can be tailored to the group's needs.

Fedhealth is the only scheme in the market where corporates can tailor day-to-day savings to their specific needs and develop a bespoke savings solution unique to them.

A corporate can decide how much of the total amount available in Fedhealth Savings they want to make available to their employees. This will then be calculated as part of their total monthly contribution over the calendar year, January to December. So companies can therefore tailor a solution according to their budget or their employee benefit policy.

**UNIQUE TO FEDHEALTH**

| flexiFED 1<br>Fedhealth Savings |         | flexiFED 2<br>Fedhealth Savings |         | flexiFED 3<br>Fedhealth Savings |         | flexiFED 4<br>Fedhealth Savings |         |
|---------------------------------|---------|---------------------------------|---------|---------------------------------|---------|---------------------------------|---------|
| M                               | R6 890  | M                               | R10 340 | M                               | R11 810 | M                               | R15 800 |
| M+AD                            | R12 280 | M+AD                            | R19 560 | M+AD                            | R22 610 | M+AD                            | R30 210 |
| M+AD+CD                         | R17 030 | M+AD+CD                         | R24 310 | M+AD+CD                         | R27 360 | M+AD+CD                         | R34 970 |
| M+AD+2CD                        | R19 550 | M+AD+2CD                        | R27 360 | M+AD+2CD                        | R31 550 | M+AD+2CD                        | R39 720 |

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flexiFED4<sup>GRID</sup>  
R6 273  
flexiFED4<sup>Elect</sup>  
R5 423

needs.







STEP

2

# Now choose the flexiFED option based on your health needs.

Fedhealth offers **four flexiFED options** to choose from depending on your health needs:

|  |  |   |  |
|--|--|---|--|
|  |  |   |  |
| <b>flexiFED 1</b>  | <b>flexiFED 2</b>                                    | <b>flexiFED 3</b>   | <b>flexiFED 4</b>  |
| You're healthy and don't really have any health issues at all. | You're healthy and might consider starting a family. | You have children and might also need cover for things like chronic conditions. | You need a plan that takes care of you, your spouse and children, offers chronic, mental health and oncology benefits. |
| Emergency and planned procedure hospital cover                 | Emergency and planned procedure hospital cover       | Emergency and planned procedure hospital cover                                  | Emergency and planned procedure hospital cover   |
| ✓ ✓<br>Oncology  | ✓ ✓ ✓<br>Oncology                                    | ✓ ✓ ✓<br>Oncology   | ✓ ✓ ✓ ✓<br>Oncology  |
| ✓<br>Maternity, infants & children                             | ✓ ✓<br>Maternity, infants & children                 | ✓ ✓<br>Maternity, infants & children  | ✓ ✓ ✓ ✓<br>Maternity, infants & children   |
| ✓<br>Chronic   | ✓ ✓ ✓<br>Chronic                                     | ✓ ✓ ✓ ✓<br>Chronic  | ✓ ✓ ✓ ✓<br>Chronic   |
| ✓<br>Mental health   | ✓<br>Mental health                                   | ✓ ✓<br>Mental health  | ✓ ✓ ✓ ✓<br>Mental health   |
| ✓<br>Mental health   | ✓ ✓ ✓<br>Mental health                               | ✓ ✓ ✓<br>Mental health  | ✓ ✓ ✓ ✓<br>Mental health   |

### What makes flexiFED options special?

Our flexiFED plans cover members for a range of day-to-day benefits as well – regardless of whether they choose a hospital or a savings plan. These include our **unique benefits** (see below) and certain plans offer even **more built-in day-to-day benefits** for things like optometry, maternity, childhood benefits and mental health... **all at no additional cost to the member.**

### Fedhealth pays for the following **unique benefits** from your Risk/In-hospital benefit:



Unlimited GP visits



Female contraceptives



Post-hospitalisation treatment



7 days of take-home medicine



Trauma treatment at a casualty ward



Specialised radiology

What if my health needs suddenly change? >





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STEP

2

# Now choose the flexiFED option based on your health needs.

Fedhealth offers **four flexiFED options** to choose from depending on your health needs:

**UPGRADE ANY TIME**

Upgrade to a higher option **ANY TIME OF THE YEAR**

Only Fedhealth lets you upgrade to a higher option any time of the year, as long it's within 30 days of a life-changing event like pregnancy or serious illness diagnosis. This means you can pay for the cover you need RIGHT NOW, not future 'what-ifs'.

**UNIQUE TO FEDHEALTH!**

Our flexiFED plans cover members for a range of day-to-day benefits as well – regardless of whether they choose a hospital or a savings plans. These include our **unique benefits** (see below) and certain plans offer even **more built-in day-to-day benefits** for things like optometry, maternity, childhood benefits and mental health... **all at no additional cost to the member.**

## Fedhealth pays for the following **unique benefits** from your Risk/In-hospital benefit:



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Female contraceptives



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STEP

3

Choose an **additional discount** (if you want to)

**SAVE 10% WITH GRID**

In exchange for 10% off your monthly contribution, you simply use one of the 120 world-class Fedhealth GRID network hospitals countrywide for all planned procedures. All your other benefits remain the same. In case of emergencies, you will always be taken to your nearest private hospital.

**SAVE 25% WITH ELECT**

Not foreseeing needing any planned hospital procedures soon? To get 25% off your monthly contribution, you choose to pay an excess of R15 470 on any planned hospital admissions at any private hospital. In case of emergencies, you will always be taken to your nearest private hospital.

**SAVE!!!** See how much you can save with GRID and Elect [➤](#)





STEP 3

Choose an **additional discount** (if you want to)



SAVE with GRID and Elect



| flexiFED 1<br>R2 505                  | flexiFED 2<br>R3 787                  | flexiFED 3<br>R4 320                  | flexiFED 4<br>R5 782                  |
|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| flexiFED 1 <sup>Elect</sup><br>R1 953 | flexiFED 2 <sup>GRID</sup><br>R3 396  | flexiFED 3 <sup>GRID</sup><br>R3 874  | flexiFED 4 <sup>GRID</sup><br>R5 180  |
|                                       | flexiFED 2 <sup>Elect</sup><br>R2 835 | flexiFED 3 <sup>Elect</sup><br>R3 236 | flexiFED 4 <sup>Elect</sup><br>R4 330 |



|   |  |  |  |
|---|--|--|--|
| <p><b>On Elect, you SAVE:</b><br/><b>R552 p/m</b><br/>and<br/><b>R6 624 p/a</b></p> | <p><b>On GRID, you SAVE:</b><br/><b>R391 p/m</b><br/>and<br/><b>R4 692 p/a</b></p>   | <p><b>On GRID, you SAVE:</b><br/><b>R446 p/m</b><br/>and<br/><b>R5 352 p/a</b></p>     | <p><b>On GRID, you SAVE:</b><br/><b>R602 p/m</b><br/>and<br/><b>R7 224 p/a</b></p>     |
|   | <p><b>On Elect, you SAVE:</b><br/><b>R952 p/m</b><br/>and<br/><b>R11 424 p/a</b></p> | <p><b>On Elect, you SAVE:</b><br/><b>R1 084 p/m</b><br/>and<br/><b>R13 008 p/a</b></p> | <p><b>On Elect, you SAVE:</b><br/><b>R1 452 p/m</b><br/>and<br/><b>R17 424 p/a</b></p> |

Please note: These GRID and Elect savings have been calculated based on a principal member's contribution.

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# Hospital plan contributions

Please note: Remember, you can access your day-to-day savings back-up plan even while on a hospital plan. The amount of Fedhealth Savings you do end up using will be divided by 12 and added to your monthly contribution.

## flexiFED 1

|                   | Member Total | Adult Total | Child Total |
|-------------------|--------------|-------------|-------------|
| Network hospitals | R2 505       | R1 963      | R917        |
| Elect             | R1 953       | R1 526      | R711        |

|          | flexiFED 1 | flexiFED 1 <sup>Elect</sup> | Annual Threshold Level |
|----------|------------|-----------------------------|------------------------|
| M        | R2 505     | R1 953                      | R5 400                 |
| M+AD     | R4 468     | R3 479                      | R8 600                 |
| M+AD+CD  | R5 385     | R4 190                      | R10 500                |
| M+AD+2CD | R6 302     | R4 901                      | R12 500                |

**SEE HOW MUCH YOU CAN SAVE**  
A single Member can save R552 per month and R6 624 per annum by choosing Elect

## flexiFED 2

|              | Member Total | Adult Total | Child Total |
|--------------|--------------|-------------|-------------|
| Any hospital | R3 787       | R3 370      | R1 118      |
| GRID         | R3 396       | R3 027      | R1 003      |
| Elect        | R2 835       | R2 534      | R842        |

|          | flexiFED 2 | flexiFED 2 <sup>GRID</sup> | flexiFED 2 <sup>Elect</sup> | Annual Threshold Level |
|----------|------------|----------------------------|-----------------------------|------------------------|
| M        | R3 787     | R3 396                     | R2 835                      | R6 200                 |
| M+AD     | R7 157     | R6 423                     | R5 369                      | R11 300                |
| M+AD+CD  | R8 275     | R7 426                     | R6 211                      | R12 800                |
| M+AD+2CD | R9 393     | R8 429                     | R7 053                      | R16 400                |

**SEE HOW MUCH YOU CAN SAVE**  
A Member and Adult Dependant can save R734 per month and R8 808 per annum by choosing GRID and R1 788 per month and R21 456 per annum by choosing Elect

## flexiFED 3

|              | Member Total | Adult Total | Child Total |
|--------------|--------------|-------------|-------------|
| Any hospital | R4 320       | R3 957      | R1 531      |
| GRID         | R3 874       | R3 553      | R1 374      |
| Elect        | R3 236       | R2 968      | R1 148      |

|          | flexiFED 3 | flexiFED 3 <sup>GRID</sup> | flexiFED 3 <sup>Elect</sup> | Annual Threshold Level |
|----------|------------|----------------------------|-----------------------------|------------------------|
| M        | R4 320     | R3 874                     | R3 236                      | R7 900                 |
| M+AD     | R8 277     | R7 427                     | R6 204                      | R13 700                |
| M+AD+CD  | R9 808     | R8 801                     | R7 352                      | R15 600                |
| M+AD+2CD | R11 339    | R10 175                    | R8 500                      | R18 400                |

**SEE HOW MUCH YOU CAN SAVE**  
A Member, Adult Dependant and Child Dependant can save R1 007 per month and R12 084 per annum by choosing GRID and R2 456 per month and R29 472 per annum by choosing Elect

## flexiFED 4

|              | Member Total | Adult Total | Child Total |
|--------------|--------------|-------------|-------------|
| Any hospital | R5 782       | R5 277      | R1 739      |
| GRID         | R5 180       | R4 737      | R1 561      |
| Elect        | R4 330       | R4 035      | R1 328      |

|          | flexiFED 4 | flexiFED 4 <sup>GRID</sup> | flexiFED 4 <sup>Elect</sup> | Annual Threshold Level |
|----------|------------|----------------------------|-----------------------------|------------------------|
| M        | R5 782     | R5 180                     | R4 330                      | R21 200                |
| M+AD     | R11 059    | R9 917                     | R8 365                      | R36 800                |
| M+AD+CD  | R12 798    | R11 478                    | R9 693                      | R41 700                |
| M+AD+2CD | R14 537    | R13 039                    | R11 021                     | R46 600                |

**SEE HOW MUCH YOU CAN SAVE**  
A Member, Adult Dependant and 2 Child Dependents can save R1 498 per month and R17 976 per annum by choosing GRID and R3 516 per month and R42 192 per annum by choosing Elect





# Savings plan contributions

Fedhealth Savings Plans include a nominal Savings amount as part of your monthly contribution in order to accommodate carry-over Savings from other schemes or previous product structures.

|                 | flexiFED 1 | flexiFED 1 <sup>Elect</sup> | Annual Threshold Level | Available Day-to-Day* |
|-----------------|------------|-----------------------------|------------------------|-----------------------|
| <b>M</b>        | R2 833     | R2 281                      | R5 400                 | R3 940                |
| <b>M+AD</b>     | R4 961     | R3 972                      | R8 600                 | R5 910                |
| <b>M+AD+CD</b>  | R5 986     | R4 791                      | R10 500                | R7 210                |
| <b>M+AD+2CD</b> | R7 067     | R5 666                      | R12 500                | R9 180                |

|                 | flexiFED 2 | flexiFED 2 <sup>GRID</sup> | flexiFED 2 <sup>Elect</sup> | Annual Threshold Level | Available Day-to-Day* |
|-----------------|------------|----------------------------|-----------------------------|------------------------|-----------------------|
| <b>M</b>        | R4 224     | R3 833                     | R3 272                      | R6 200                 | R5 240                |
| <b>M+AD</b>     | R7 814     | R7 080                     | R6 026                      | R11 300                | R7 880                |
| <b>M+AD+CD</b>  | R9 313     | R8 464                     | R7 249                      | R12 800                | R12 450               |
| <b>M+AD+2CD</b> | R10 759    | R9 795                     | R8 419                      | R16 400                | R16 390               |

|                 | flexiFED 3 | flexiFED 3 <sup>GRID</sup> | flexiFED 3 <sup>Elect</sup> | Annual Threshold Level | Available Day-to-Day* |
|-----------------|------------|----------------------------|-----------------------------|------------------------|-----------------------|
| <b>M</b>        | R4 977     | R4 531                     | R3 893                      | R7 900                 | R7 880                |
| <b>M+AD</b>     | R9 150     | R8 300                     | R7 077                      | R13 700                | R10 480               |
| <b>M+AD+CD</b>  | R10 957    | R9 950                     | R8 501                      | R15 600                | R13 790               |
| <b>M+AD+2CD</b> | R12 705    | R11 541                    | R9 866                      | R18 400                | R16 390               |

|                 | flexiFED 4 | flexiFED 4 <sup>GRID</sup> | flexiFED 4 <sup>Elect</sup> | Annual Threshold Level | Available Day-to-Day* |
|-----------------|------------|----------------------------|-----------------------------|------------------------|-----------------------|
| <b>M</b>        | R6 875     | R6 273                     | R5 423                      | R21 200                | R13 120               |
| <b>M+AD</b>     | R12 973    | R11 831                    | R10 279                     | R36 800                | R22 970               |
| <b>M+AD+CD</b>  | R14 981    | R13 661                    | R11 876                     | R41 700                | R26 200               |
| <b>M+AD+2CD</b> | R17 052    | R15 554                    | R13 536                     | R46 600                | R30 180               |

\* Maximum Fedhealth Savings allocation per family





# Unique set of benefits paid from Risk

Fedhealth is the only medical scheme to cover **ALL** of the benefits listed below from Risk, and not the member's day-to-day benefit. This ensures a significant saving for members since they can use their day-to-day benefit for other expenses instead.



**Upgrades to higher options any time of year**



**Unlimited network doctor's visits**



**Post-hospitalisation treatment for up to 30 days after discharge from hospital**



**Take-home medication**



**Specialised radiology**



**Trauma treatment at a casualty ward**



**Female contraception**



**In-hospital dentistry for children under 7**



**Child rates up to 27 for children who are registered full time students**

**MORE INFORMATION**





# Unique set of benefits paid from Risk



## Upgrades to higher options any time of year

Life happens, right? So whether you are diagnosed with a serious illness, get married or discover that a baby is on the way, Fedhealth will let you upgrade to a higher option that better suits your needs within 30 days of your diagnosis or circumstances changing.



## Unlimited network doctor's visits

On Fedhealth, 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).



## Post-hospitalisation treatment for up to 30 days after discharge from hospital

This means that following a hospital stay, your treatment like physiotherapy, x-rays or pathology is covered by Fedhealth, and not your day-to-day benefit or your own pocket. Excludes follow-up consultations with GPs or specialists.



## Take-home medication

Fedhealth pays for 7 days supply of take-home medication, to a maximum of R400 per beneficiary per admission, when you are discharged from hospital. The medicine can either be dispensed by the hospital and reflect on the original hospital account, or be dispensed by a pharmacy on the same day that the member is discharged from hospital



## Specialised radiology

Fedhealth covers specialised radiology such as MRI and CT scans from Risk, whether it's performed in- or out-of-hospital. A co-payment applies to non-PMB MRI/CT scans on all options.



## Trauma treatment at a casualty ward

On Fedhealth, injuries that require medical treatment like stitches or the setting of a fractured bone, are covered whether you're admitted to hospital or not. Authorisation must be obtained within 48 hours and a co-payment of R850 per visit for non-PMBs applies to all options.



## Female contraception

Oral, patches, certain injectables, contraceptive rings as well as IUDs that include the Mirena® are paid for by Fedhealth. It must, however, be prescribed by a GP or gynaecologist and is not applicable to pills prescribed for acne.



## 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. Not applicable to flexiFED 1.



## Child rates up to 27 for children who are still studying

A child will be covered at child rates up to the age of 27, if they are registered as full time students. If not, they will be covered at child rates until the age of 21.







Welcome to Fedhealth

flexiFED option range

Your flexiFED. Your way

Contributions

Unique benefits paid from Risk

Hospital cover

Screening benefit

Doctor's room procedures covered from the in-hospital benefit

Benefits

Get in touch

# Hospital Cover



## UNLIMITED PRIVATE HOSPITAL COVER ALL FEDHEALTH OPTIONS

Depending on their option, members may use either:

### FEDHEALTH NETWORK HOSPITALS\*

Co-pay applies if not used for planned hospital procedures.

### PRIVATE HOSPITALS\*\*

#### THIS BENEFIT COVERS:



Hospital account



**Doctors and Specialists**  
e.g. anaesthetists  
Fedhealth Network GPs and Specialists covered in full - non-network GPs and Specialists covered up to Fedhealth Rate.



**Other healthcare providers**  
e.g. X-rays



**Certain procedures in doctor's rooms**



**270 hospital-based PMB conditions**  
DSPs, formularies and referrals may apply to avoid co-pays.

**Pre-authorisation** must be obtained for all **planned hospital admissions**.

### EMERGENCIES: members must obtain authorisation **within 2 days after hospital admission**.

An emergency is unexpected, requiring immediate treatment to avoid lasting damage to organs, limbs or other body parts, or death.

\*Network option members may be treated at ANY hospital in an emergency, but will be moved to a network hospital once stabilised or face the co-pay.

\*\* flexiFED 2, 3 and 4 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), Capital Hospital (Durban), which will not be covered in full for 2025. Emergency treatment at these 6 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 840 co-payment.

**MORE INFORMATION** >





# Hospital Cover

All Fedhealth options have an unlimited in-hospital benefit. Pre-authorisation must be obtained for all planned hospital admissions. For emergencies, authorisation must be obtained within two working days after going to hospital.

- The in-hospital benefit covers hospital costs and accounts from doctors, specialists e.g. the anaesthetist and the X-ray department.
- It also covers selected procedures in day wards, day clinics and doctor's rooms. Members must use facilities on the Fedhealth Day Surgery Network.
- On certain options, members must use the Fedhealth Hospital Network or pay a co-payment on the hospital account.

## Cover for hospital admissions

- The hospital account is covered from the in-hospital benefit.
- Specialists and GPs on the Fedhealth network are covered in full. Specialists and GPs not on the Fedhealth network are covered up to the Fedhealth Rate.
- Referral by a medical practitioner and pre-authorisation are required for physiotherapy, covered up to the Fedhealth Rate.

## Prescribed Minimum Benefits (PMBs)

PMBs are 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. In order for members to get funding in full, schemes are allowed to require members to use Designated Service Providers (DSPs) and apply formularies and managed care protocols.

- Fedhealth uses network specialists, network GPs and network

hospitals for the provision of PMBs.

- Members must use a Fedhealth Network Specialist and a network GP or nominated network GP, depending on their option, in order for the cost to be refunded in full.
- Should you not use these DSPs for PMB treatment, 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. Co-payments are option dependent.

**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). So 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 considered PMB level of care.

## Co-payments on certain procedures

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

## What qualifies as an emergency?

- An emergency is when the condition is unexpected and requires 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.
- Members on network hospital options can get treatment for emergency medical conditions 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.





# Screening benefit

Fedhealth's screening benefit was created to stretch members' day-to-day benefit by paying more from Risk. This benefit covers the tests and assessments done to help members either prevent illness or address specific conditions they may already have. Consultations are subject to available Scheme benefits.



## SCREENING BENEFIT

ALL flexiFED OPTIONS,  
UNLESS SPECIFIED OTHERWISE

This benefit covers screenings for:



Women's health



Men's health



Children's health



Cardiac health



Over 40's



Health risk assessments

[MORE INFORMATION](#)





## Screening benefit



### Women's Health

|   |                      |                 |
|---|----------------------|-----------------|
| Cervical cancer screening (Pap smear)           | Women; ages 21 to 65 | 1 every 3 years |
| Cervical cancer screening pharmacy consultation | Women; ages 21 to 65 | 1 every 3 years |
| HPV PCR test                                    | Women; ages 21 to 65 | 1 every 5 years |

### Men's Health

|                                 |                    |              |
|---------------------------------|--------------------|--------------|
| Prostate Specific Antigen (PSA) | Men; ages 45 to 69 | 1 every year |
|---------------------------------|--------------------|--------------|

### Children's Health

|  |   |                      |
|--|---|----------------------|
| Immunisation Programme and administration* (as per State EPI)  | Birth to 12 years                         | Various              |
| HPV vaccine and administration* Cervarix and Gardasil only<br><i>Only available on flexiFED 2, 3 &amp; 4</i> | Girl beneficiaries aged 9 to 16 years old | 2 doses per lifetime |
| Optical Screening (tariff code 11001)<br><i>Only available on flexiFED 4</i>                                 | All lives; ages 5 to 8                    | 1 per lifetime       |

### Cardiac Health

|                                       |                              |                 |
|---------------------------------------|------------------------------|-----------------|
| Cholesterol screening (full lipogram) | All lives; aged 20 and older | 1 every 5 years |
|---------------------------------------|------------------------------|-----------------|

### Over 40's

|  |                              |                 |
|--|------------------------------|-----------------|
| Breast cancer screening with mammography               | All lives; aged 40 and older | 1 every 2 years |
| Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75     | 1 every year    |
| Pneumococcal vaccination and administration*           | All lives; aged 65 and older | 1 per lifetime  |

### General

|                                     |           |              |
|-------------------------------------|-----------|--------------|
| Flu vaccination and administration* | All lives | 1 every year |
| HIV finger prick test               | All lives | 1 every year |

### Health risk assessments

|   |           |              |
|---|-----------|--------------|
| 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 |

\* Combined administration of vaccination benefit limit of 15 per family per year





# Doctor's room procedures

covered from the  
in-hospital benefit

The following procedures will be paid from the in-hospital benefit if performed in a doctor's room or suitably equipped procedure room, at up to 100% of the Fedhealth Rate.

In addition, pre-authorisation must be obtained and should no pre-authorisation take place, reimbursement will be restricted to the member's available day-to-day benefit or self-funded by the member.

This will not accumulate to the Threshold Level.

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

- 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





# flexiFED hospital cover

|   | flexiFED 1   | flexiFED 2  | flexiFED 3   | flexiFED 4   |
|---|--|---|--|--|
| <b>Overall annual limit (OAL)</b>   | Unlimited at network hospitals. R8 840 co-payment on voluntary use of non-network hospital. R2 630 co-payment on voluntary use of non-network day surgery facilities. On flexiFED 1 <sup>Elect</sup> , there is a R15 470 excess on all hospital admissions except emergency admissions  | Unlimited at negotiated tariff. R2 630 co-payment on voluntary use of non-network day surgery facilities<br><br>On flexiFED 2 <sup>GRID</sup> , flexiFED 3 <sup>GRID</sup> and flexiFED 4 <sup>GRID</sup> members must use network hospitals. There is a R15 470 co-payment on use of non-network day surgery facilities<br><br>On flexiFED 2 <sup>Elect</sup> , flexiFED 3 <sup>Elect</sup> and flexiFED 4 <sup>Elect</sup> there is a R15 470 excess on all hospital admissions except emergency admissions |  |  |
| <b>Healthcare Professional Tariff in hospital (HPT)</b>   |  |   |  |  |
| 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  |   |  |  |
| <b>Prescribed Minimum Benefits (PMB):</b><br>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<br><br>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 |   |  |  |
| <b>Hospitalisation costs:</b><br>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   | Unlimited at negotiated tariff  | Unlimited at negotiated tariff. Private ward cover (when available) for maternity admissions |  |
| <b>Additional medical services</b> (dietetics, occupational therapy and speech therapy)   | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level   |   |  | In and out-of-hospital: Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R12 900 per family per year                                |
| <b>Alternatives to hospitalisation</b>  |  |   |  |  |
| 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  |   |  |  |
| <b>Appliances, external accessories and orthotics</b>   | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level   |   |  | Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R12 900 per family per year. (R4 860 sub-limit per beneficiary for foot orthotics) |
| <b>Blood, blood equivalents and blood products</b>  | Unlimited  |   |  |  |
| <b>Immune deficiency related to HIV infection</b>   | Unlimited (see HPT)  |   |  |  |





|   | flexiFED 1   | flexiFED 2  | flexiFED 3   | flexiFED 4  |
|---|--|---|--|---|
| <b>Maternity - Healthcare Professional Tariff in-hospital (HPT)</b>   |  |   |  |   |
| 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  |   |  |   |
| <b>Dentistry</b>  |  |   |  |   |
| Maxillo-facial surgery  | Unlimited, subject to approval (see HPT)   |   |  |   |
| Surgical extraction of impacted wisdom teeth  | You pay a co-payment of R5 730 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 Fedhealth Savings or self-funded   |  |   |
| <b>Oncology:</b> 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 at Essential protocol. 25% co-payment applies where a DSP is not used  | R311 900 at Designated Service Provider* and paid at Essential protocol. 25% co-payment applies where a DSP is not used   | R350 000 at Designated Service Provider* and paid at Essential protocol. 25% co-payment applies where a DSP is not used                          | R499 100 at Designated Service Provider* and paid at Essential protocol. 25% co-payment applies where a DSP is not used                         |
| <b>Organ transplant</b> including immunosuppression medication  | Unlimited at cost at PMB level of care   | R311 900 (See HPT)  |  | R499 100 (See HPT)  |
| Corneal graft   | No benefit   |   |  | R36 300 per beneficiary   |
| <b>Pathology, radiology (general)</b>   | Unlimited at Fedhealth Rate  |   |  |   |
| <b>Physiotherapy</b>  | Subject to referral by a medical practitioner, pre-authorisation and treatment protocols   |   |  |   |
| <b>Psychiatric services:</b> 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   | R26 400 (see HPT)   | R28 000 (see HPT)  |   |
| <b>Renal dialysis (chronic):</b> 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)  | R311 900 up to the Fedhealth Rate at Designated Service Provider (DSP)  |  | R499 100 up to the Fedhealth Rate at Designated Service Provider (DSP)  |
|   | A 40% co-payment applies where a DSP is not used   |   |  |   |
| <b>Childhood illness specialised drug benefit</b> (up to the age of 18)   | No benefit   | Childhood illness specialised drug benefit for children up to the age of 18   |  |   |
| <b>Specialised radiology</b>  | Unlimited at Fedhealth Rate. First R4 100 for non-PMB MRI/ CT scans for the member's account. Oncology PET and PET/CT scans - PMB level of care at network DSP or R5 500 co-payment for use of non-DSP | Unlimited at Fedhealth Rate. First R2 960 for non-PMB MRI/ CT scans for the member's account. Oncology PET and PET/CT scans - 2 PET scans per family per annum limited to the Oncology benefit subject to DSP network. R5 500 co-payment for use of non-DSP |  |   |
| <b>Spinal surgery</b>   | No benefit unless PMB level of care  |   | No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed. Member pays a co-payment of R10 000 on the hospital bill | No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed. Member pays a co-payment of R7 510 on the hospital bill |
| <b>Terminal care benefit</b>  | R34 500  |   |  |   |

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





## 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    |
|---|--|---------------|---------------|---------------|
| <b>Co-payments per event applicable on the hospital/ facility bill only</b>   |  |               |               |               |
| Bunion procedures, diagnostic cystoscopy, gastritis/ dyspepsia/ heartburn, nasal procedures, skin biopsy/ excision                        | R7 940   |               | No co-payment |               |
| All open hernia surgery   | R8 460   | R5 730        |               | No co-payment |
| Arthroscopic procedures - shoulder, ankle   | R10 600  |               |               | R3 340        |
| Arthroscopic procedures: wrist  | No benefit   |               | R10 600       | R3 340        |
| Arthroscopic procedures: hip  | No benefit   |               | R10 600       | R3 340        |
| Arthroscopic procedures: knee   | No benefit unless PMB<br>Knee: only Anterior Cruciate ligament repair - Co-payment R10 600 |               | R10 600       | R3 340        |
| Other Arthroscopic procedures   | No benefit unless PMB  |               | R10 600       | R3 340        |
| Back & neck procedures  | R7 940   |               | R5 260        | R2 910        |
| Colonoscopy, upper GI endoscopy   | R7 940   | R5 370        |               | R3 130        |
| Dental admissions   | No benefit   | No co-payment |               |               |
| Inguinal hernia surgery   | R8 460   | R5 730        |               | No co-payment |
| <b>Joint replacements</b>   |  |               |               |               |
| Single hip and knee replacements with CP*   | No benefit   |               | No co-payment |               |
| Single hip and knee replacements-non-use of CP*   | No benefit   |               | R35 240       |               |
| Other joint replacements  | No benefit   |               | R8 460        | R5 730        |
| Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupet hernia repairs only), laparoscopic procedures | R7 940   |               |               | R5 370        |
| Laparoscopic varicocelectomy  | R7 940   |               |               | No co-payment |
| Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)   | No benefit   |               |               | R5 370        |
| Spinal surgery**  | No benefit unless PMB  |               | R10 000       | R7 510        |
| Surgical extraction of impacted wisdom teeth  | R5 730   |               |               |               |
| Varicose vein procedures  | R7 940   |               | R5 370        | No co-payment |

\* Contracted Provider: Must use ICPS Hip and Knee network, JointCare, Surge Orthopaedics or Major Joints for Life for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

\*\* No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed







## Prosthesis benefit

Under this benefit, we cover internal prosthesis like pacemakers and spinal plates.

|  | flexiFED 1                             | flexiFED 2      | flexiFED 3   | flexiFED 4   |         |
|--|--|-----------------|--|--|---------|
| External   | Unlimited at cost at PMB level of care | R12 100 at cost | R12 900 at cost  |  |         |
| <b>Internal</b>  |  |                 |  |  |         |
| Aorta Stent Grafts   | Unlimited at cost at PMB level of care |                 | R65 500  | See combined benefit limit for all unlisted internal prosthesis* |         |
| Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws |  |                 | Unlimited at cost at PMB level of care                           |  | R31 000 |
| Cardiac pacemakers, cardiac stents, cardiac valves   |  |                 | R56 700  |  |         |
| Detachable platinum coils  |  |                 | See combined benefit limit for all unlisted internal prosthesis* |  | R31 000 |
| Elbow, hip, knee and shoulder replacement  |  |                 |  |  |         |
| Total ankle replacement  | No benefit                             |                 |  | See combined benefit limit for all unlisted internal prosthesis* |         |
| Bi-ventricular pacemakers and implantable cardioverter defibrillators (ICDs)   | Unlimited at cost at PMB level of care |                 |  | See combined benefit limit for all unlisted internal prosthesis* |         |
| Intraocular lenses - non-cataract (per lens)   | Unlimited at cost at PMB level of care |                 | R3 500   |  |         |
| * Combined benefit limit for all unlisted internal prosthesis  |  |                 | R27 900  |  |         |

## Chronic Disease benefit

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

|                  | flexiFED 1   | flexiFED 2  | flexiFED 3  | flexiFED 4   |
|------------------|--|---|---|--|
| <b>Limit</b>     | Unlimited cover for conditions on the Chronic Disease List (CDL) |   | Unlimited cover for conditions on the CDL plus Allergic Rhinitis (children ages 6-18), Eczema (children ages 6-18), Attention Deficit Hyperactivity Disorder (children ages 6-18), Acne (up to the age of 21), Depression, Generalised Anxiety Disorder, Post-Traumatic Stress Disorder subject to a limit of R3 200 per family | Subject to a limit of R6 300 per beneficiary, and R12 600 per family. Thereafter unlimited cover for conditions on the CDL |
| <b>Formulary</b> | Basic formulary  | Intermediate formulary on flexiFED 2, 3 and 4. Basic formulary on flexiFED 2 <sup>GRID</sup> , 2 <sup>Elect</sup> , 3 <sup>GRID</sup> , 3 <sup>Elect</sup> , 4 <sup>GRID</sup> and 4 <sup>Elect</sup> |   |  |
| <b>Pharmacy</b>  | Any  |   |   |  |

### 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)   | flexiFED 4, flexiFED 3 | Generalised Anxiety Disorder                   | flexiFED 4, flexiFED 3 |
| Allergic rhinitis (from 6 to the age of 18)                        | flexiFED 4, flexiFED 3 | Narcolepsy                                     | flexiFED 4             |
| Ankylosing Spondylitis   | flexiFED 4             | Obsessive Compulsive Disorder                  | flexiFED 4             |
| Anorexia Nervosa   | flexiFED 4             | Panic Disorder                                 | flexiFED 4             |
| Attention Deficit Hyperactivity Disorder (from 6 to the age of 18) | flexiFED 4, flexiFED 3 | Paraplegia/ Quadriplegia (associated medicine) | flexiFED 4             |
| Benign Prostatic Hyperplasia                                       | flexiFED 4             | Post-Traumatic Stress Disorder                 | flexiFED 4, flexiFED 3 |
| Bulimia Nervosa  | flexiFED 4             | Scleroderma                                    | flexiFED 4             |
| Depression   | flexiFED 4, flexiFED 3 | Tourette's syndrome                            | flexiFED 4             |
| Dermatomyositis  | flexiFED 4             |  |                        |
| Eczema (from 6 to the age of 18)                                   | flexiFED 4, flexiFED 3 |  |                        |





# flexiFED day-to-day benefits

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

|   | flexiFED 1   | flexiFED 2 | flexiFED 3 | flexiFED 4   |
|---|--|------------|------------|--|
| <b>Tariff</b>   | Paid up to Fedhealth Rate  |            |            |  |
| <b>Co-payments in Threshold</b>   | N/A  |            |            | 20% co-payment   |
| <b>Appliances, external accessories and orthotics:</b> Hearing aids, wheelchairs, etc.  | In & out-of-hospital: Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |            |            | In & out-of-hospital: Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R12 900 per family per year. (R4 860 sub-limit per beneficiary for foot orthotics) |
| <b>Alternative healthcare:</b> Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level                       |            |            | Paid from Fedhealth Savings or self-funded. Does not accumulate to or pay from Threshold   |
| <b>Additional medical services:</b> Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level                       |            |            | In and out-of-hospital: Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R12 900 per family per year  |
| <b>Dentistry (Advanced):</b> inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians               | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level                       |            |            | Paid from Fedhealth Savings or self-funded and Threshold. R8 270 per beneficiary per year. R24 700 per family per year before and after Threshold  |

\* Private nursing that falls outside the alternatives to hospitalisation benefit





# flexiFED day-to-day benefits

|   | flexiFED 1  | flexiFED 2 | flexiFED 3 | flexiFED 4  |
|---|---|------------|------------|---|
| Osseo-integrated implants, orthognathic surgery | Paid from Fedhealth Savings or self-funded<br>Accumulates at cost to Threshold level  |            |            | Paid from Fedhealth Savings or self-funded. Does not accumulate to or pay from Threshold  |
| <b>Dentistry (Basic)</b>                        | Paid from Fedhealth Savings or self-funded. Once 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 Fedhealth Savings or self-funded and Threshold.<br>Unlimited once Threshold is reached  |
| <b>General Practitioners</b>                    |   |            |            |   |
| Fedhealth Network GPs                           | <p>Each beneficiary can nominate up to 2 Network GPs.</p> <p><b>Pre Threshold:</b> Consults with a nominated Network GP will be paid from Savings and accumulate at cost to your Threshold level. Consults at a network GP (not the nominated one) will be paid from Savings and accumulate to Threshold at cost. Enjoy unlimited mental health consults in- or out-of-network pre Threshold - these will be paid from Savings.</p> <p><b>In Threshold:</b> Unlimited nominated Network GP benefit. Consults will be subject to a 20% co-payment in Threshold. Mental health: maximum of 2 mental health consults per beneficiary with a network GP will be paid from Threshold benefit.</p> <p>We pay for 2 consults for non-nominated or non-network GPs once in Threshold.</p> |            |            | <p>Each beneficiary can nominate up to 2 Network GPs on flexiFED 4<sup>GRID</sup> and flexiFED 4<sup>Elect</sup></p> <p><b>Pre Threshold:</b> Consults with a Network GP will be paid from Risk from Rand one and not from Savings (these consults do not accumulate to Threshold). On flexiFED 4<sup>GRID</sup> and flexiFED 4<sup>Elect</sup>, you also need to nominate a network GP.<br/>Mental health: In-network, Fedhealth will pay for two mental health consults per beneficiary with a network GP - before and after Threshold</p> <p><b>In Threshold:</b> Unlimited Network GP benefit. Consults will be subject to a 20% co-payment in Threshold.</p> |
| Non-network GPs                                 | <p><b>Pre Threshold:</b> Consults with out-of-network GPs will be paid from Savings but will accumulate to Threshold level at cost.</p> <p><b>In Threshold:</b> Limit of 2 consults with an out-of-network or non-nominated GP per beneficiary paid from Threshold. Thereafter, consults with a non-network GP will be paid from Savings. Mental health consults with a non-network GP will not be paid from Threshold benefit, but from Savings.</p>   |            |            | <p><b>Pre Threshold:</b> Consults with out-of-network GP will be paid from Savings and accumulates to Threshold at the Fedhealth rate.<br/>Mental health consults out-of-network: Subject to Savings and will accumulate.</p> <p><b>In Threshold:</b> Limit of 2 consults with out-of-network GP per beneficiary paid from Threshold. Thereafter, consults with a non-network GP will be paid from Savings. Mental health: a maximum of 2 mental health consults per beneficiary with a network GP will be paid from Risk before and after Threshold.</p>   |





# flexiFED day-to-day benefits

|   | flexiFED 1   | flexiFED 2   | flexiFED 3   | flexiFED 4   |
|---|--|--|--|--|
| <b>Maternity benefit</b>  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level | <a href="#">See maternity benefit &gt;</a><br>Thereafter, paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  | <a href="#">See maternity benefit &gt;</a><br>Thereafter, paid from Fedhealth Savings or self-funded. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold |
| <b>Optometry</b>  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  | <a href="#">See optometry benefit &gt;</a><br>Thereafter, paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level | Paid from Fedhealth Savings or self-funded and Threshold. R3 740 per beneficiary per year, R11 400 per family per year before and after Threshold                                |
| <b>Over-the-counter medication</b>                                      | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  |  | Paid from Fedhealth Savings or self-funded. Does not accumulate to or pay from Threshold   |
| <b>Pathology</b>  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  |  | Paid from Fedhealth Savings or self-funded and Threshold. Unlimited once Threshold is reached  |
| <b>Physical therapy: Chiropractics, biokinetics &amp; physiotherapy</b> | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  |  | Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R12 900 per family per year     |
| <b>Prescribed medication</b>  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  |  | Paid from Fedhealth Savings or self-funded and Threshold. R6 330 per beneficiary per year, R12 770 per family per year before and after Threshold                                |
| <b>Radiology general</b>  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |  |  | Paid from Fedhealth Savings or self-funded and Threshold. Unlimited once Threshold is reached  |





# flexiFED day-to-day benefits

|  | flexiFED 1   | flexiFED 2 | flexiFED 3 | flexiFED 4  |
|--|--|------------|------------|---|
| <b>Specialists excluding psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits)</b> |  |            |            |   |
| Fedhealth Network Specialists  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |            |            | Paid from Fedhealth Savings 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 Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |            |            | Paid from Fedhealth Savings 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   |
| <b>Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits)</b>          |  |            |            |   |
| Fedhealth Network Psychiatrists  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |            |            | Paid from Fedhealth Savings or self-funded. Does not accumulate to Threshold. Paid from Threshold at cost up to the Additional Medical Services limit of R12 900 per family per year. 20% co-payment if GP referral not obtained                  |
| Non-network Psychiatrists  | Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level |            |            | Paid from Fedhealth Savings 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 900 per family per year. 20% co-payment if GP referral not obtained |





# Additional information

## Need more information on a specific Fedhealth benefit, programme, service or provider?

We've got you covered. Just click on the relevant link below to find out more.

- [ZOOM on 30-Day Post-Hospitalisation Benefit >](#)
- [ZOOM on Aligned Serious Illness Benefit >](#)
- [ZOOM on All about dependants >](#)
- [ZOOM on Alternatives to Hospitalisation Benefit >](#)
- [ZOOM on Chronic Medicine Benefit >](#)
- [ZOOM on Conservative Back & Neck Rehabilitation Programme >](#)
- [ZOOM on Emergency Assistance >](#)
- [ZOOM on Emergency Treatment in a Casualty Ward >](#)
- [ZOOM on GP Nomination >](#)
- [ZOOM on Maternity & Childhood Benefits >](#)
- [ZOOM on Option Upgrades >](#)
- [ZOOM on Self-Service Channels >](#)
- [ZOOM on Specialist Referral >](#)
- [ZOOM on the Contraceptive Benefit >](#)
- [ZOOM on the Fedhealth Baby Programme >](#)
- [ZOOM on the flexiFED 1 Preventative Dentistry Benefit >](#)

- [ZOOM on the flexiFED 2 Basic Dentistry Benefit >](#)
- [ZOOM on the flexiFED 3 Basic Dentistry Benefit >](#)
- [ZOOM on the Hospital at Home Benefit >](#)
- [ZOOM on the MediTaxi Benefit >](#)
- [ZOOM on the Mental Health Benefit >](#)
- [ZOOM on the Mental Health Programme >](#)
- [ZOOM on the October Health Mental Health App >](#)
- [ZOOM on the Oncology Benefit >](#)
- [ZOOM on the Screening Benefit >](#)
- [ZOOM on the Selected Procedures Benefit >](#)
- [ZOOM on the Smoking Cessation Programme >](#)
- [ZOOM on the SOS Call Me Benefit >](#)
- [ZOOM on the Specialised Radiology Benefit >](#)
- [ZOOM on the Threshold Benefit >](#)
- [ZOOM on the Weight Management Programme >](#)

- [CLICK HERE for flexiFED 1 network hospitals >](#)
- [CLICK HERE for flexiFED<sup>GRID</sup> network hospitals >](#)
- [CLICK HERE for flexiFED<sup>Elect</sup> network hospitals >](#)

- [CLICK HERE for flexiFED 1 day surgery network facilities >](#)
- [CLICK HERE for flexiFED 2, 3 and 4 day surgery network facilities >](#)
- [CLICK HERE for flexiFED<sup>GRID</sup> day surgery network facilities >](#)
- [CLICK HERE for Mental Health network facilities >](#)





# Get in touch

Fedhealth is at the forefront of technology... not only to ensure clear communication with our members, but also to give members more control over managing certain aspects of their membership.



## Fedhealth website

The Fedhealth website, [fedhealth.co.za](https://fedhealth.co.za), provides easy-to-navigate information on the various Fedhealth options, step-by-step instructions on how to submit claims etc, scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



## LiveChat and chatbot

The LiveChat functionality is available to members via [fedhealth.co.za](https://fedhealth.co.za). 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 activating Fedhealth Savings, and is also accessed through [fedhealth.co.za](https://fedhealth.co.za)



## Fedhealth Family Room

Fedhealth's online member portal allows members to manage their membership by updating contact details, viewing and submitting claims, viewing member statements, seeing how much Fedhealth Savings they've got left, activate the amount of Fedhealth Savings they require, registering for chronic medicine and obtaining hospital authorisations.



## Fedhealth WhatsApp bot

This Fedhealth service is completely private and secure, and easy to use – simply choose from self-service actions like getting your tax certificate or seeing your e-card to share with your GP. To get started, just add the number **060 070 2479** as a contact and then type 'hi' to get the conversation started.



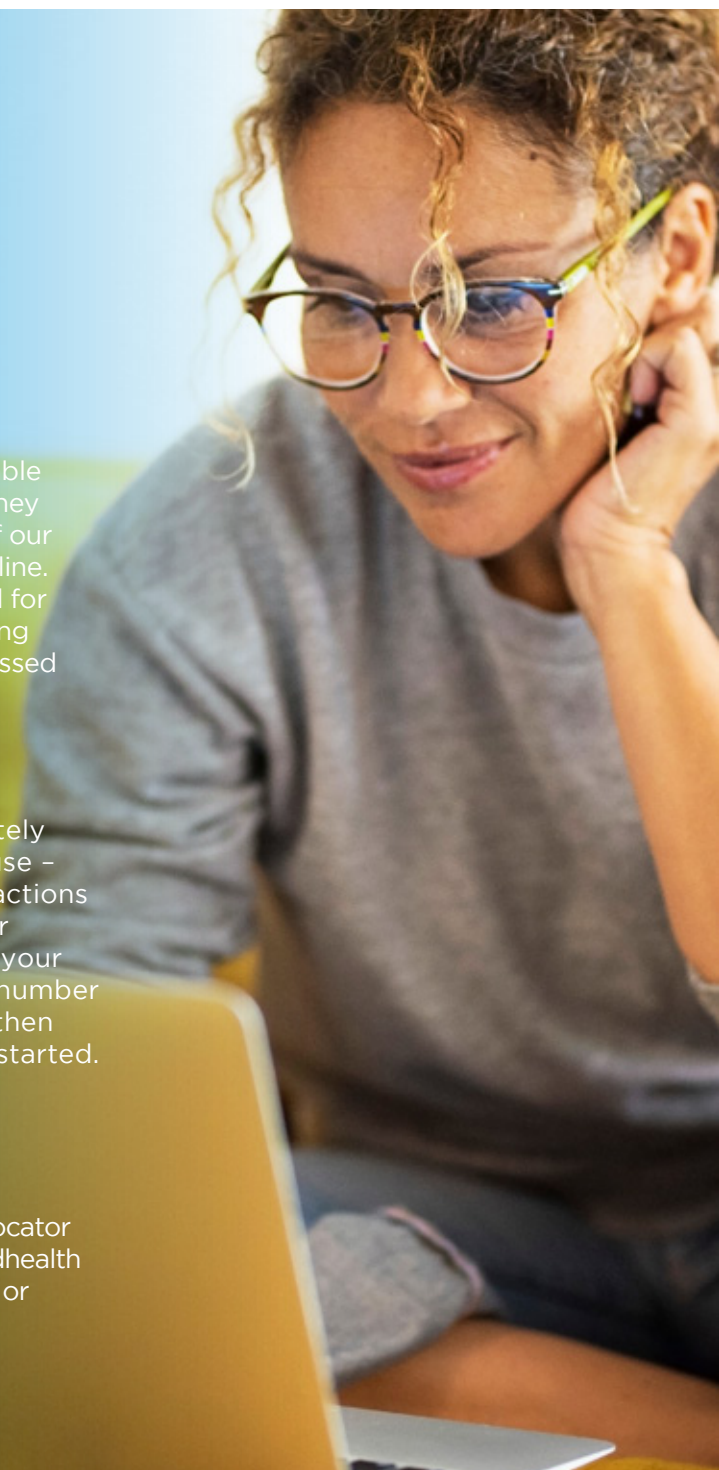
## Fedhealth Member App

Our app has been designed to help simplify members' interaction with Fedhealth. Available from the Google Play Store, Huawei App Gallery and Apple App store, it lets the member activate the amount of Fedhealth Savings they require, download their e-card, view their option's benefits, set medicine reminders, and lots more. [Click here to download the Member App >](#)



## Network GP, specialist and hospital locator

Members may access the provider locator via the Fedhealth website or the Fedhealth Family Room to find a GP, specialist or hospital on the Fedhealth network. [Click here for provider locator >](#)





Welcome to  
Fedhealth

flexiFED  
option range

Your flexiFED.  
Your way

Contributions

Unique benefits  
paid from Risk

Hospital cover

Screening  
benefit

Doctor's room procedures  
covered from the  
in-hospital benefit

Benefits

Get in touch

# Contact details

## Medscheme Client Service Centres

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

These branches are open Monday to Thursday 07h30 – 17h00,  
Friday 09h00 - 17h00 and Saturday 08h00 - 12h00

### Bloemfontein:

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

### Cape Town:

Shop 6, 9 Long Street Cnr Long & Waterkant Streets, Cape Town

### Durban:

14/36 Silverton Road, Silver Oaks Office Park, Musgrave

### Port Elizabeth:

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

### Pretoria:

Nedbank Plaza, Ground Floor, Shop 17, 175 Steve Biko Street, Arcadia

### Roodepoort:

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

### Vereeniging:

27 Grey Avenue

## Contact us

Fedhealth Customer Contact Centre

Monday to Thursday 08h30 – 17h00

Friday 09h00 – 17h00

Tel: 0860 002 153

Email: [member@fedhealth.co.za](mailto:member@fedhealth.co.za)

Claim submission: [claims@fedhealth.co.za](mailto:claims@fedhealth.co.za)

Web: [www.fedhealth.co.za](http://www.fedhealth.co.za)

Postal address: Private Bag X3045, Randburg, 2125







Welcome to Fedhealth

flexiFED option range

Your flexiFED. Your way

Contributions

Unique benefits paid from Risk

Hospital cover

Screening benefit

Doctor's room procedures covered from the in-hospital benefit

Benefits

Get in touch

# Contact details

## Hospital Authorisation Centre

Monday to Thursday 08h30 - 17h00  
Friday 09h00 - 17h00  
Tel: 0860 002 153  
Email: [authorisations@fedhealth.co.za](mailto:authorisations@fedhealth.co.za)  
Web: [www.fedhealth.co.za](http://www.fedhealth.co.za)

## Alignd

Tel: 0860 100 572  
Email: [referrals@alignd.co.za](mailto:referrals@alignd.co.za)

## Ambulance Services

Europ Assistance  
Tel: 0860 333 432

## AfA (HIV Management)

Monday to Friday 08h00 - 17h00  
Tel: 0860 100 646  
Fax: 0800 600 773  
Email: [afa@afadm.co.za](mailto:afa@afadm.co.za)  
Web: [www.aidforaids.co.za](http://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](mailto: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](mailto:dm@fedhealth.co.za)

## Fedhealth Baby

Monday to Friday 08h00 - 17h00  
Tel: 0861 116 016  
Email: [info@babyhealth.co.za](mailto:info@babyhealth.co.za)  
Web: [www.babyhealth.co.za](http://www.babyhealth.co.za)

## Fedhealth Oncology Programme

Monday to Friday 08h00 - 16h00  
Tel: 0860 100 572  
Fax: 021 466 2303  
Email: [cancerinfo@fedhealth.co.za](mailto:cancerinfo@fedhealth.co.za)  
Postal address: P O Box 38632, Pinelands, 7430

## Fedhealth Paed-IQ 24 hour service

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

Tel: 0860 333 432 press 5 for the point-to-point service

## Quoro Medical

Tel: 010 141 7710  
Web: [www.quoromedical.co.za](http://www.quoromedical.co.za)

## USSD

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