



flexiFED 1

A snapshot of what this option offers you

Is flexiFED 1 for you?

People with few health issues: Generally healthy or perhaps thinking of starting a family, flexiFED 1 is for people who want trustworthy, economical medical aid cover that's simple and provides peace of mind at an affordable price.

There's a reason it's our fastest growing option!

UPGRADE to a higher option ANY TIME OF THE YEAR
Only Fedhealth lets you upgrade to a higher option any time of year, as long as 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'.

Main benefits

- Unlimited private network hospitalisation
- Preventative and screening benefit
- Oral and injectable contraceptives, contraceptive patches and vaginal rings covered from Risk. Contraceptive implants and Intrauterine Devices: Limited to 1 every 2 years
- Unlimited chronic medication cover for PMBs on the Chronic Disease List
- Unlimited trauma treatment at a casualty ward at the Fedhealth Rate. Co-payment per visit for non-PMBs
- Health Rewards by Sanlam
- Maternity benefit** including 6 ante- or postnatal consults with a midwife or network GP/gynae; 2 x 2D scans; amniocentesis; antenatal classes; doula benefit; FedhealthBaby | Mom Maternity Programme, and more
- Mental wellness:**
 - Two virtual mental health consults at a nominated provider once in Threshold
 - Depression medication of R2 160 per beneficiary per year (out-of-hospital)

... and more

Threshold benefit

Once your claims have accumulated to the Threshold level, claims for **preventative dentistry** and **unlimited network GP visits** will be paid from the Threshold benefit.

Get the same great benefits and SAVE with Elect

Don't think you'll need a planned hospital procedure soon? Choose the **Elect version of this option to save on your contribution without losing any benefits.** If you do need a planned procedure, you can pay an excess and go to any private hospital.

Not applicable to emergencies.

D2D+ benefit – NEW IN 2026!

You can unlock **R3 000 per year** for certain day-to-day medical expenses like GP visits or prescribed medication with our D2D+ benefit.

For members on a savings plan it means additional day-to-day savings, while members on a hospital plan can enjoy these bonus savings. Simply complete a Health Risk Assessment at a participating pharmacy or GP, and **register on the Fedhealth Member App.**



How much does flexiFED 1 cost?

Customise your cover, control your costs

At Fedhealth, we believe one size doesn't fit all. That's why we've built flexibility into every flexiFED option – so you can choose the structure that works best for you **right now:**

- Choose a Hospital Plan**
If you want one of the best private hospital cover plans in the market... packed with a bunch of unique day-to-day benefits that are paid by the Scheme, **not from your pocket.**

		Principal member	Adult dependant	Child dependant
flexiFED 1		R2 630	R2 061	R963
flexiFED 1 ^{Elect}	Save 22%	R2 051	R1 602	R747

What if you do end up needing day-to-day savings?

We get it... life happens. Only Fedhealth Hospital Plans give you access to back-up day-to-day savings. Activate the amount of your choice **instantly** if and when you need it. **Here's the annual maximum available that members can add to their day-to-day cover.** You'll only pay back what you activate:

		Principal member	Adult dependant	Child dependant
flexiFED 1		R7 488	R5 880	R2 760
flexiFED 1 ^{Elect}		R7 572	R5 940	R2 796

- Choose a Savings Plan**
If you want it the straightforward way – get solid hospital cover with a set pool of funds you can use to pay for day-to-day medical expenses, like flu medication from the pharmacy.

		Principal member	Adult dependant	Child dependant
flexiFED 1		R3 062	R2 401	R1 122
flexiFED 1 ^{Elect}	Save 22%	R2 490	R1 947	R909
Annual Savings Available		R5 508	R4 320	R2 016

Want the full scoop?

CLICK HERE to download the flexiFED 1 brochure

