



flexiFED 3

A snapshot of what this option offers you

Is flexiFED 3 for you?

Families who are starting to need more health cover: Growing families or individuals who want well-rounded medical aid. They need a robust plan that provides generous screening, preventative, in-hospital, chronic, oncology, mental health and prosthesis benefits.

This plan takes care of families' growing health needs with ease.

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 hospitalisation
- Oral and injectable contraceptives, contraceptive patches and vaginal rings covered from Risk. Contraceptive implants and Intrauterine Devices: Limited to 1 every 2 years
- Unlimited trauma treatment at a casualty ward at the Fedhealth Rate. Co-payment per visit for non-PMBs
- Childhood benefit** including paediatric consultation without referral up to 24 months; infant hearing screening; childhood immunisations; childhood illness specialised drug benefit up to 18 years, and more
- Maternity benefit** including 12 ante- or postnatal consults with a midwife or network GP/gynae; 2 x 2D scans; amniocentesis; antenatal classes; doula benefit; cover for natural deliveries, rental of water baths, epidurals and C-sections, private ward cover, FedhealthBaby | Mom Maternity Programme, and more
- Enhanced preventative/screening benefit
- Unlimited chronic medication cover for PMBs on the Chronic Disease List PLUS 7 additional conditions
- Health Rewards by Sanlam
- Mental wellness:**
 - Two virtual mental health consults at a nominated provider once in Threshold
 - Sublimit per family for ADHD, Depression, General Anxiety Disorder and PTSD medication

... and more

Threshold benefit

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

Get the same great benefits and SAVE with GRID

Use our 120 top-notch **GRID network hospitals** for planned procedures, and **you'll save 10% every month on your contribution without losing any benefits.**

Not applicable to emergencies.

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 25% 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 **R4 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 3 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 3		R4 946	R4 531	R1 753
flexiFED 3 ^{GRID}	Save 10%	R4 436	R4 068	R1 573
flexiFED 3 ^{Elect}	Save 25%	R3 705	R3 398	R1 314

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 3		R14 440	R13 200	R5 112
flexiFED 3 ^{GRID}		R14 436	R13 224	R5 124
flexiFED 3 ^{Elect}		R14 472	R13 284	R5 148

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 3		R5 785	R5 300	R2 051
flexiFED 3 ^{GRID}	Save 10%	R5 278	R4 839	R1 872
flexiFED 3 ^{Elect}	Save 25%	R4 550	R4 174	R1 615
Annual Savings Available		R10 416	R9 540	R3 696

Want the full scoop?

CLICK HERE to download the flexiFED 3 brochure