

FEDHEALTH MEDICAL SCHEME

flexiFED^{Savvy}

ANNEXURE E

GENERAL RULES APPLICABLE TO ALL OPTIONS

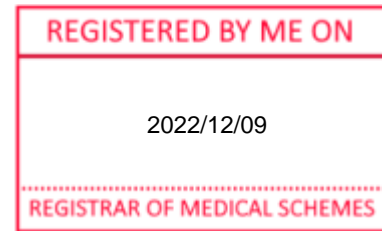
(To be read on conjunction with Annexure B, C and D)

(With effect from 1 January 2023 – unless otherwise stated)

1. ENTITLEMENT TO BENEFITS

Beneficiaries are entitled to benefits as shown in this Annexure E, subject to:

- monetary limits set out herein;
- general rules applicable as set out herein,
- implementation of restrictions set out herein;
- exclusions set out in Annexure C of the Rules;
- general limitations and restrictions set out in Annexure D of the Rules; and
- procedural and other requirements set out in the Rules.



2. FEDHEALTH SCHEME RATE

The Fedhealth Tariff is defined as the Fedhealth monetary tariffs applicable in 2022.

3. OVERALL ANNUAL LIMIT, BENEFITS AND OTHER LIMITS

Overall Annual Limit.

4. LIFE CHANGING EVENT BENEFIT

Upon a **Life Changing Event**, the member will have the option to upgrade to a higher benefit plan within 30 days of the event/diagnosis. Downgrades will only be accepted upon commencement of a new benefit year (i.e., 1 January of every consecutive benefit year).

5. CO-PAYMENTS AND DEDUCTIBLES

Co-payments are applicable, per option, on the hospital/ facility bill and are listed in the co-payment schedules below. Procedural co-payments are applicable in addition to the Hospital Benefits co-payments (where/ if applicable).

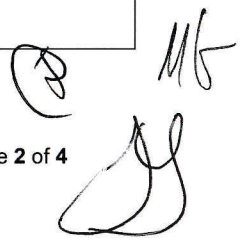
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5.1. Co-payments:

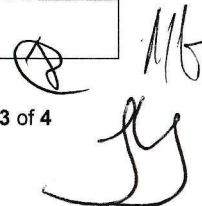
Procedure	
Colonoscopy	No benefit, except for PMB level of care
Upper GI endoscopy	
Surgical removal of wisdom teeth	No benefit
Hernia surgery (Open)	No benefit, except for PMB level of care
Inguinal hernia surgery	No benefit
Varicose vein procedures	No benefit, except for PMB level of care
Hysterectomies (unless PMB or related to cancer)	
Spinal surgery	
Balloon sinuplasty	No benefit
Rhizotomies and facet pain blocks (Limited to 1 per beneficiary per annum)	
Hip arthroscopy	No benefit, except for PMB level of care
Knee arthroscopy	
Shoulder arthroscopy	
Ankle arthroscopy	
Wrist arthroscopy	
Other Arthroscopic Procedures	
Joint replacements – Hip and Knee (Involuntary use of non-contracted providers for Non-PMBs)	No benefit, except for PMB level of care
Joint replacements – Hip and Knee (Voluntary use of a Non contract providers for Non-PMBs)	
Joint replacements – other	
Casualty Trauma Benefit	R750
MRI & CT Scans (In Hospital)	PMB level of care

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Procedure	
MRI & CT Scans (In and Out of Hospital)	No benefit, except for PMB level of care
Elective C-Sections	PMB level of care
Dental Admissions	No benefit
Procedures related to back and neck	No benefit, except for PMB level of care
Bunion Procedures	
Gastritis/dyspepsia/heartburn	
Cataract Surgery (use of a contracted provider)	
Cataract Surgery (Voluntary use of a Non contracted provider)	
Skin biopsy and skin excision	No benefit, except for PMB level of care
Diagnostic Cystoscopy	
Adenoidectomy	
Nasal Procedures	
Tonsillectomy over the age of 12	
Tonsillectomy under the age of 12	
Laparoscopic Procedures	
Diagnostic Laparoscopy	Open only, except for PMB
Hernia repairs: <ul style="list-style-type: none"> • bilateral inguinal • repeated inguinal hernias • nissen/toupet hernia repairs 	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2022/12/09</p> <p>-----</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>
Hysterectomy	Open only, except for PMB



Procedure	
Pyeloplasty	
Radical prostatectomy	Open only, except for PMB
Splenectomy	
Varicocelectomy	

Co-payments for elective non-use of DSPs	
Hospital Admissions	R8 000
Day Surgery	R2 200
Mental Health Admissions	R8 000

Co-payments for elective non-use of DSPs	
Substance Abuse Network	15%

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