

flexiFED 3^{GRID}

The ideal plan for young, still growing families

As part of our new flexiFED option range that gives members more control over how their cover is structured, flexiFED 3^{GRID} is perfect for young families who are still on the grow.

Its core benefit bundle – or the basic cover that you enjoy on this option – provides you with sound in-hospital benefits, chronic benefits, screening benefits, and day-to-day benefits, that include additional benefits and the Benefit Maximiser.

The Benefit Maximiser kicks in once your day-to-day claims have accumulated to the Benefit Maximiser Threshold Level, provided you've submitted all your day-to-day claims. This means that certain claims, like unlimited nominated network GP visits and dentistry, will be paid from the Benefit Maximiser.

On flexiFED 3^{GRID}, you've chosen to save 11% on your monthly contribution by committing to use Fedhealth's network of 100 top-class hospitals only for planned procedures. In the case of an emergency for stabilising treatment, you can still use any provide hospital and will be covered without any co-payment.

On this option you also have access to a MediVault and Wallet facility, a predetermined amount available for your day-to-day medical expenses, which you only start paying back over a 12-month period once you start using it.

Please see the following pages for more details on the flexiFED 3^{GRID} core benefit bundle and what it offers you.

We let you be YOU

2019



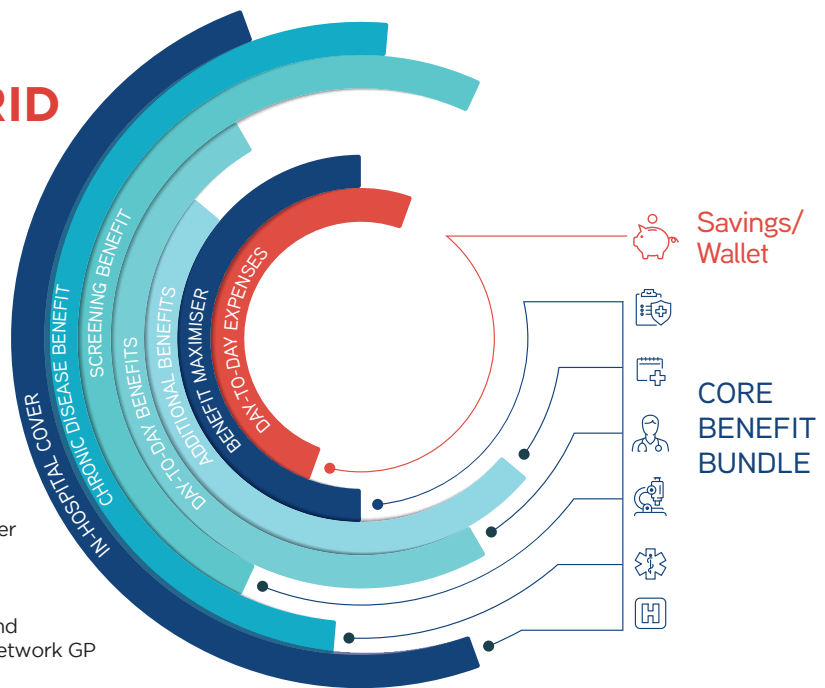
flexiFED 3^{GRID}

Ideal for:

Young, still growing families.

What's in it for you?

- Unlimited nominated network GP visits once day-to-day claims have reached Benefit Maximiser Threshold Level
- Unlimited network hospitalisation for planned procedures
- Rich maternity benefits such as 2 antenatal scans and 12 ante- and postnatal consults with a midwife, network GP or gynea
- Great childhood benefits like paediatric consults without referral up until 24 months and childhood illness specialised drug benefit



Cost

	Member	Adult dependant	Child dependant
Risk	R2 019	R1 777	R720
Savings	R22	R20	R8
Total	R2 041	R1 797	R728

CORE BENEFIT BUNDLE

flexiFED 3 ^{GRID} Basic benefit bundle for young families	
IN-HOSPITAL BENEFIT	
Hospitalisation	Unlimited. Network hospitals only or a co-payment of R11 500 will apply
Maternity	Private ward cover for delivery. Unlimited at cost with network specialists and GPs
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and all other healthcare professionals	Up to 100% of Fedhealth Rate
Oncology	R277 900
Organ Transplant	R277 900
Renal Dialysis	R277 900 at Designated Service Provider. 40% co-payment on use of non-DSP
Childhood illness specialised drug benefit	Children up to the age of 18 years subject to managed care protocols
CHRONIC DISEASE BENEFIT	
Chronic conditions as covered under flexiFED 3	Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. We also cover medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma; medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21. Subject to intermediate formulary and MPL
CHRONIC DISEASE LIST (CDL)	
Chronic Disease List	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 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis
Additional conditions covered on flexiFED 3 (CDL as above + the following 3)	Allergic Rhinitis, Acne and Eczema

SCREENING BENEFIT		
Women's health	Cervical cancer screening (Pap smear)	Women; ages 21 to 65. 1 every three years
Children's health	Immunisation Programme (as per state EPI)	Birth to 12 years
Cardiac health	Cholesterol screening (full lipogram)	All lives; aged 20 and older. 1 every five years
General	Flu vaccination	All lives; 1 every year
	HIV finger prick test	All lives; 1 every year
	Breast cancer screening with mammography	All lives; aged 45 and older. 1 every three years
	Pneumococcal vaccination	All lives; aged 65 and older. 1 per lifetime
	Colorectal cancer screening (faecal occult blood test)	All lives; aged 50 to 75. 1 every year
Men's health	Prostate Specific Antigen (PSA)	Men; ages 45 to 69. 1 every year
Health risk assessments	Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives; 1 every year
	Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives; 1 every year

flexiFED 3^{GRID}

DAY-TO-DAY BENEFIT	
Unlimited network GP visits	See Benefit Maximiser
Maternity	2 x 2D scans; antenatal classes up to R1 050; 12 antenatal and/or postnatal consults with a midwife, network GP or network gynaecologist, amniocentesis
Fedhealth Baby Maternity Programme	All pregnant members and dependants
Fedhealth Toddler Programme	Access to sound advice for parents with toddlers up to the age of 24 months.
Doula benefit	Up to R1 300 per delivery
Postnatal midwifery benefit	4 consultations per pregnancy with a midwife in- and out-of-hospital
Infant hearing screening benefit	1 test from birth up to the age of 8 weeks with an audiologist up to the Fedhealth Rate
Paed-IQ	Free membership
Paediatrician consultations	1 consultation per beneficiary with a network paediatrician up to 24 months of age
Optometry	1 comprehensive consultation, 1 pair single vision or bifocal lenses, frame up to R200
Post-hospitalisation treatment	For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full 30-day period is covered
Take-home medicine	7-days of paid for take home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account.
Specialised radiology	MRI/ CT scans are paid whether they are performed in- or out-of-hospital. A co-payment applies for non-PMB MRI/ CT scans
Trauma treatment at casualty ward	Whether admitted to hospital or not, emergency treatment, like stitches, is covered. Authorisation must be obtained and a co-payment of R570 per visit for non-PMBs applies
Female contraception	Includes oral, patches, contraceptive rings, certain injectables as well as IUDs (includes Mirena device)
Additional benefits	Upgrades within 30 days of a life-changing event; 24-hour Fedhealth Nurse Line; emotional wellbeing programme; emergency transport/response; MediTaxi; SOS Call Me; managed care programmes

flexiFED 3^{GRID}

BENEFIT MAXIMISER	
	In order to access your Benefit Maximiser, you need to submit all day-to-day claims to accumulate to the Benefit Maximiser Threshold Level. Thereafter, certain claims will be paid from the Benefit Maximiser. These include dentistry and unlimited network GP visits.
Network GP visits	Unlimited at nominated network GP
Dentistry	Basic dental benefit

IN-HOSPITAL

flexiFED 3 ^{GRID}	
Overall annual limit (OAL)	Unlimited at network hospitals only. R11 500 co-payment on voluntary use of non-network hospital
Healthcare Professional Tariff in hospital (HPT)	
Fedhealth Network GPs and Specialists	Covered at cost
Non-Fedhealth Network GPs	Covered at 100% of Fedhealth Rate
Non-Fedhealth Network Specialists	Covered at 100% of Fedhealth Rate
Other Healthcare Professionals	Covered at 100% of Fedhealth Rate
Prescribed Minimum Benefits (PMB): 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. Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate and you will have a shortfall should the healthcare professional charge more
Hospitalisation costs: 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. R11 500 co-payment on voluntary use of non-network hospitals
Co-payments per event applicable on the hospital/ facility bill only	
Adenoidectomy	No co-payment
All open hernia surgery	R4 200
Arthroscopic procedures - other	R7 800
Back & neck pain procedures	No co-payment
Balloon sinuplasty	No benefit
Bunion procedures	No co-payment
Colonoscopy, upper GI endoscopy	R4 200
Diagnostic cystoscopy	No co-payment
Dental admissions	No co-payment
Gastritis/ dyspepsia/ heartburn	No co-payment
Arthroscopic procedures: hip	R7 800
Arthroscopic procedures: wrist	R7 800
Hysterectomy (unless for cancer)	R3 600
Joint replacements	
Single Hip and knee with CP*	No co-payment
Single Hip and knee - voluntary non-use of CP*	R26 200
Other joint replacements and involuntary non-use of CP* for Single hip and knee	R6 200
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	R6 200
Laparoscopic procedures	R6 200
Laparoscopic varicocelectomy	R6 200
Nasal procedures	No co-payment
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit
Skin biopsy/ excision	No co-payment
Spinal surgery**	R6 200
Surgical extraction of impacted wisdom teeth	R4 200
Tonsillectomy	
Under the age of 12	No co-payment
12 and over	No co-payment
Varicose vein procedures	R4 200
Additional medical services (dietetics, occupational therapy and speech therapy)	Subject to savings, wallet or self-funded
Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies Sub-acute facilities, physical rehabilitation facilities	Unlimited at negotiated tariff Unlimited at cost up to PMB level of care

*Contracted Provider: Must use ICPS or JointCare for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

** No benefit unless utilisation of back & neck rehabilitation programme has been completed.

IN-HOSPITAL (Continued)

	flexiFED 3 ^{GRID}
Appliances, external accessories and orthotics	Subject to savings, wallet or self-funded
Blood, blood equivalents and blood products	Unlimited
In-hospital dentistry benefit for children under 7	We cover the hospital and anaesthetist costs from the in-hospital benefit. The dentist account will be paid for by the member
Immune deficiency related to HIV infection	Unlimited (see HPT)
Maternity - Healthcare Professional Tariff in hospital (HPT)	
Fedhealth Network GPs and Specialists (e.g. Gynaecologists & paediatricians)	Covered at cost
Non-Fedhealth Network GPs	Covered at 100% of Fedhealth Rate
Non-Fedhealth Network Specialists	Covered at 100% of Fedhealth Rate
Other Healthcare Professionals	Covered at 100% of Fedhealth Rate
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 200 on the hospital bill
Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R277 900 at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
Childhood illness specialised drug benefit	Childhood illness specialised drug benefit for children up to the age of 18
Organ transplant including immunosuppression medication Corneal graft	R277 900 (See HPT) No benefit
Pathology, radiology (general)	Unlimited at Fedhealth Rate
Physical therapy (physiotherapy)	Subject to referral by a medical practitioner, pre-authorisation & treatment protocols
Prostheses	
Internal	Various sub-limits apply
Aorta Stent Grafts	R58 500
Bone lengthening devices	See combined benefit limit for all unlisted internal prosthesis*
Cardiac pacemakers	PMBs only
Cardiac stents	PMBs only
Cardiac valves	PMBs only
Carotid stents	See combined benefit limit for all unlisted internal prosthesis*
Detachable platinum coils	R50 700
Elbow replacement	See combined benefit limit for all unlisted internal prosthesis*
Embolic Protection Devices	See combined benefit limit for all unlisted internal prosthesis*
Hip replacement	See combined benefit limit for all unlisted internal prosthesis*
Intraocular lenses (per lens)	R3 200
Knee replacement	See combined benefit limit for all unlisted internal prosthesis*
Other approved spinal implantable devices	See combined benefit limit for all unlisted internal prosthesis*
Peripheral Arterial Stent Grafts	See combined benefit limit for all unlisted internal prosthesis*
Shoulder replacement	See combined benefit limit for all unlisted internal prosthesis*
Spinal plates and screws	See combined benefit limit for all unlisted internal prosthesis*
Total ankle replacement	No benefit
*Combined benefit limit for all unlisted internal prosthesis	*R25 000
External	R11 600 at cost
Psychiatric services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R25 100
Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis**	R277 900 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP
Childhood illness specialised drug benefit (e.g. biologicals) Benefit (non-oncology)	Childhood illness specialised drug benefit for children up to the age of 18
Specialised radiology	Unlimited at Fedhealth Rate. First R2 200 for non-PMB MRI/ CT scans for the member's account
Spinal surgery	No benefit unless Back & Neck Rehabilitation Programme has been completed. You pay a co-payment of R6 200 on the hospital bill
Terminal care benefit	R31 000 at Fedhealth Rate

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | MPL - Medicine Price List

Chronic Disease Benefit

		flexiFED 3 ^{GRID}
Limit	Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. We also cover medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma; medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 (managed care protocols apply). Subject to intermediate formulary and MPL	
IN-BENEFIT		
Conditions covered	29 conditions. See lists below	
Formulary	Intermediate formulary	
Preferred Provider	MediRite, Dis-Chem, Clicks & Pharmacy Direct	
OUT-OF-BENEFIT (See CDL list below)		
Formulary	Out-of-benefit does not apply	
Preferred Provider		
HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis		
Limit	Unlimited	

CHRONIC DISEASE LIST (CDL)

Chronic Disease List	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 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis
Additional conditions covered on flexiFED 3 (CDL as above + the following 3)	Allergic rhinitis, Acne and Eczema

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network.

The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/ R25 is charged, the member will incur a co-payment.

Screening Benefit

		flexiFED 3 ^{GRID}
Women's Health		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
Men's Health		
Prostate Specific Antigen (PSA)	Men; ages 45 to 69	1 every year
Children's Health		
Immunisation Programme (as per State EPI)	Birth to 12 years	Various
Cardiac Health		
Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years
General		
Breast cancer screening with mammography	All lives; aged 45 and older	1 every 3 years
Flu vaccination	All lives	1 every year
HIV finger prick test by a contracted wellness network provider	All lives	1 every year
Pneumococcal vaccination	All lives; aged 65 older	1 per lifetime
Colorectal cancer screening (faecal occult blood test)	All lives; ages 50 to 75	1 every year
Health risk assessments		
Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year
Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year

Day-to-day Benefit

	flexiFED 3 ^{GRID}
Unlimited network GP visits	See Benefit Maximiser
Maternity	2 x 2D scans; antenatal classes up to R1 050; 12 antenatal and/or postnatal consults with a midwife, Network GP or network gynaecologist, amniocentesis
Fedhealth Baby Maternity Programme	All pregnant members and dependants
Fedhealth Toddler Programme	Access to sound advice for parents with toddlers up to the age of 24 months.
Doula benefit	R1 300 per delivery
Postnatal midwifery benefit	4 consultations with a midwife in and out-of-hospital per pregnancy
Infant hearing screening benefit	1 test with an audiologist up to the age of 8 weeks up to the Fedhealth Rate
Paed-IQ	Free membership
Paediatrician consultations	1 consultation per beneficiary with a network paediatrician up to 24 months of age. No GP referral required
Optometry	1 comprehensive consultation per beneficiary, 1 pair single vision or bifocal lenses per beneficiary, frame per beneficiary (use Savings for enhanced frame) R200 pb every 24 months. Optical benefits provided by an Optical Network Provider
Post-hospitalisation treatment benefit	For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e follow-up treatment for a full 30-day period is covered
Take-home medicine benefit	7-days of paid for take-home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account
Specialised radiology benefit	Unlimited at Fedhealth Rate. First R2 200 for each non-PMB MRI/ CT scan for member's own account
Trauma treatment at a casualty ward	Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs
Female contraception benefit	Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena. Must be prescribed by a GP or gynaecologist and not applicable to oral contraceptives prescribed for acne

Additional Benefits

	flexiFED 3 ^{GRID}
Fedhealth Nurse Line	A 24-hour toll-free line manned by professional nurses for medical and related queries
Emotional Wellbeing programme	24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists
Emergency transport/ response	Emergency transport for members through Europ Assistance
Comprehensive managed care programmes	
Aid for AIDS	Support programme for members living with HIV/Aids
Conservative Back & Neck Rehabilitation Programme	Helping members address back and neck pain to avoid spinal surgery
Smoking Cessation Programme	The support to help members quit smoking
Weight Management Programme	A 12-week programme designed to help qualifying members with a high BMI and waist circumference lose weight
Oncology disease management	Comprehensive care for cancer patients
Mental Health Programme	Support for members with substance-abuse or mental health issues like depression or bipolar mood disorder
MediTaxi	A transport service for members who need follow-up medical visits following a hospital authorisation
SOS Call Me	A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi
Upgrades within 30 days of a life-changing event	Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy
Child rates for financially dependent children up to the age of 27	Provided they're unmarried and don't earn more than the maximum social pension
Good news for bigger families	Fourth and subsequent children are covered for free

Benefit Maximiser

In order to access your **Benefit Maximiser**, you need to submit all day-to-day claims to accumulate to the **Benefit Maximiser Threshold Level**. Thereafter, certain claims will be paid from the **Benefit Maximiser**. These include, dentistry and unlimited network GP visits. All day-to-day expenses accumulate to your **Benefit Maximiser Threshold Limit** at cost.

Benefit Maximiser Threshold Levels	flexiFED 3 ^{GRID}
M	R5 100
M + 1	R9 600
M + 2	R11 100
M + 2+	R13 200

Benefit Maximiser (Continued)

Once your **Benefit Maximiser** Threshold Level has been reached, the following day-to-day benefits will be paid by the scheme from your Core Benefit Bundle

	flexiFED 3 ^{GRID}
Dentistry (Preventative)	Paid from Savings/ Wallet or self-funded. Once your Benefit Maximiser Threshold Level has been reached, the following benefits will be paid from the Benefit Maximiser: 2 annual consultations per beneficiary including x-rays, scaling & polishing, fillings, extractions and root canal. Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years.
General Practitioners Fedhealth Network GPs	Unlimited consultations at a nominated Fedhealth Network GP once your Benefit Maximiser Threshold Level has been reached. Limited to 2 mental health consultations per beneficiary per year

Day-to-day benefits claims are funded from available savings then your **Wallet** if activated, or self-funded. Claims may also be funded from the **Benefit Maximiser**.

Each of the **flexiFED** options have a nominal savings contribution. This allows a member to transfer/ retain any accumulated savings from a previous option or scheme when joining a **flexiFED** option. Any member on a **flexiFED** option will also be allowed to top up this savings account at any time up to a maximum annual amount of 25% of their gross contribution. Any claim submitted (not payable from the Core Benefit Bundle) will be funded from the member's savings account first.

Savings and Wallet

	flexiFED 3 ^{GRID}
Tariff	Up to 100% of FR
Co-payments in Threshold	N/A
Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.	In & out-of-hospital: Paid from Savings/ Wallet or self-funded
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings/ Wallet or self-funded
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	Paid from Savings/ Wallet or self-funded
Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	Paid from Savings/ Wallet or self-funded
Dentistry (Basic)	Paid from Savings/ Wallet or self-funded. Also see Benefit Maximiser
General Practitioners Fedhealth Network GPs	Paid from Savings/ Wallet or self-funded. Also see Benefit Maximiser
Non-Fedhealth Network GPs	Paid from Savings/ Wallet or self-funded
Maternity benefit	Paid from Savings/ Wallet or self-funded once day-to-day benefit paid from the Core Benefit Bundle has been depleted
Optometry	Paid from Savings/ Wallet or self-funded once day-to-day benefit paid from the Core Benefit Bundle has been depleted.
Over-the-counter medication:	Paid from Savings/ Wallet or self-funded
Pathology	Paid from Savings/ Wallet or self-funded
Physical therapy: Chiropractics, biokinetics & physiotherapy	Paid from Savings/ Wallet or self-funded
Prescribed medication	Paid from Savings/ Wallet or self-funded
Radiology General	Paid from Savings/ Wallet or self-funded
Specialists excluding psychiatrists (network GP referral required for consultations, including PMB conditions) to be paid from Risk benefits.	
Fedhealth Network Specialists	Paid from Savings/ Wallet or self-funded
Non-Fedhealth Network Specialists	Paid from Savings/ Wallet or self-funded
Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits	
Fedhealth Network Psychiatrists	Paid from Savings/ Wallet or self-funded
Non-Fedhealth Network Psychiatrists	Paid from Savings/ Wallet or self-funded

*Private nursing that falls outside the Alternatives to Hospitalisation Benefit.

You are now allocated money for day-to-day medical expenses available in your personal MediVault. This amount is based on your selected bundle and family composition, and is not pro-rated, i.e. even if you only join in August, you'll have the same amount available as you would have in January. To access these funds, you can transfer it, in full upfront, or in part as needed, to your Wallet.

MediVault

How much is in the MediVault	flexiFED 3 ^{GRID}
M	R4 500
M + 1	R8 700
M + 2	R9 900
M + 2+	R11 700

Define family composition

M - Member

M + 1: Member plus one dependant (either adult or child)

M + 2: Member plus two dependants (either adult or child)

M + 2+: Member plus two or more dependants (either adult or child)

In order to access the amount available in your MediVault, you will be required to accept the terms and conditions available on the **Fedhealth Family Room** or please call the **Fedhealth Customer Contact Centre** on **0860 002 153**.

Network Hospitals

Fedhealth has an agreement with a list of facilities for this option. It's always best to use a facility in the network, as it means your hospital account is covered in full. If you use any other hospital, you will need to pay R11 500 of the cost of the hospital account.

HOSPITAL NAME	PROVINCE	TOWN
Life Beacon Bay Hospital	Eastern Cape	East London
Life St James Hospital	Eastern Cape	East London
Greenacres Hospital	Eastern Cape	Greenacres
Port Alfred Hospital	Eastern Cape	Port Alfred
Settlers Hospital	Eastern Cape	Grahamstown
East London Eye Hospital	Eastern Cape	East London
Matatiele Private Hospital	Eastern Cape	Matatiele
Cuyler Clinic	Eastern Cape	Uitenhage
Mthatha Private Hospital	Eastern Cape	Mthatha
Queenstown Private Hospital	Eastern Cape	Queenstown
Pelonomi Private Hospital	Free State	Bloemfontein
Universitas Private Hospital	Free State	Bloemfontein
Vaalpark Hospital	Free State	Sasolburg
Riemland Clinic	Free State	Frankfort
Cairnhall Hospital	Free State	Bloemfontein
Kroon Hospital	Free State	Kroonstad
St Helena Hospital	Free State	Welkom
Clinix Botshelong-Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Dr SK Matseke Memorial Hospital	Gauteng	Soweto
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Clinix Tshepo-Themba Private Hospital	Gauteng	Dobsonville
Akasia Hospital	Gauteng	Akasia
Bougainville Hospital	Gauteng	Daspoort
Clinton Hospital	Gauteng	Alberton
Femina Hospital	Gauteng	Arcadia
Garden City Hospital	Gauteng	Mayfair West
Jakaranda Hospital	Gauteng	Muckleneuk
Krugersdorp Hospital	Gauteng	Krugersdorp
Linksfeld Hospital	Gauteng	Linksfeld West
Linkwood Hospital	Gauteng	Linksfeld West
Linmed Hospital	Gauteng	Benoni
Milpark Hospital	Gauteng	Parktown West
Montana Hospital	Gauteng	Montana Park
Moot Algemene Hospital	Gauteng	Rietfontein
Mulbarton Hospital	Gauteng	Mulbarton
N17 Hospital	Gauteng	Springs
Olivedale Hospital	Gauteng	Olivedale
Optiklin Eye Hospital	Gauteng	Benoni
Park Lane Hospital	Gauteng	Parktown
Pinehaven Hospital	Gauteng	Krugersdorp
Pretoria East Hospital	Gauteng	Moreleta Park
Rosebank Hospital	Gauteng	Rosebank
Sunward Park Hospital	Gauteng	Boksburg
Union Hospital	Gauteng	Alberton
Unitas Hospital	Gauteng	Centurion
Waterfall City Hospital	Gauteng	Midrand
Arwyp Medical Centre	Gauteng	Kempton Park
Botshilu Private Hospital	Gauteng	Soshanguve
Lakeview Hospital	Gauteng	Benoni
Lenmed Health Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Daxina Private Hospital	Gauteng	Lenasia
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lenmed Health Zamokuhle Private Hospital	Gauteng	Tembisa
Louis Pasteur Private Hospital	Gauteng	Pretoria
Medfem Clinic	Gauteng	Bryanston
Urolocare Hospital	Gauteng	Hatfield

HOSPITAL NAME	PROVINCE	TOWN
Zuid-Afrikaanse Hospitaal	Gauteng	Pretoria
Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Cormed Clinic	Gauteng	Vanderbijlpark
Midvaal Private Hospital	Gauteng	Vereeniging
Kingsway Hospital	KwaZulu-Natal	Amanzimtoti
Parklands Hospital	KwaZulu-Natal	Overport
St Augustine's Hospital	KwaZulu-Natal	Durban
Umlhanga Hospital	KwaZulu-Natal	uMhlanga Rocks
Ethekwini Hospital And Heart Centre	KwaZulu-Natal	Durban
Gateway Private Hospital	KwaZulu-Natal	Umlhanga Rocks
Hillcrest Private Hospital	KwaZulu-Natal	Hillcrest
Lenmed Health Shifa Private Hospital	KwaZulu-Natal	Mayville
Alberlito Hospital	KwaZulu-Natal	Ballito
Hibiscus Hospital	KwaZulu-Natal	Port Shepstone
La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Margate Private Hospital	KwaZulu-Natal	Margate
St Anne's Hospital	KwaZulu-Natal	Pietermaritzburg
The Bay Hospital	KwaZulu-Natal	Richards Bay
Kokstad Private Hospital	KwaZulu-Natal	Kokstad
Ahmed Al-Kadi Private Hospital	KwaZulu-Natal	Overport
Pholoso Hospital	Limpopo	Polokwane
Quality Care Private Hospital	Limpopo	Louis Trichardt
Zoutpansberg Private Hospital	Limpopo	Louis Trichardt
St Vincent's Hospital	Limpopo	Bela-Bela
Emalaheni Private Hospital	Mpumalanga	Witbank
Kiaat Private Hospital	Mpumalanga	Nelspruit
Lowveld Hospital	Mpumalanga	Nelspruit
Nelspruit Surgiclinic Private Hospital	Mpumalanga	Nelspruit
Life Cosmos Hospital	Mpumalanga	Witbank
Ferncrest Hospital	North West	Rustenburg
Fochville Hospital	North West	Fochville
The Fountain Private Hospital	North West	Carletonville
MooiMed Private Hospital	North West	Potchefstroom
Rustenburg Medi Care Hospital	North West	Rustenburg
Sunningdale Hospital	North West	Klerksdorp
Vryburg Private Hospital	North West	Vryburg
Wilmed Park Private Hospital	North West	Klerksdorp
Clinix Victoria Private Hospital	North West	Mafikeng
Jane Keyser Clinic	Northern Cape	Hartswater
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
The Royal Hospital and Heart Centre	Northern Cape	Kimberley
Mediclinic Cape Gate	Western Cape	Brackenfell
Life Bay View Hospital	Western Cape	Mossel Bay
Life West Coast Private Hospital	Western Cape	Vredenburg
Blaauwberg Hospital	Western Cape	Sunningdale
Ceres Hospital	Western Cape	Ceres
Christiaan Barnard Memorial Hospital	Western Cape	Cape Town
Kuils River Hospital	Western Cape	Kuils River
N1 City Hospital	Western Cape	Goodwood
Bellville Medical Centre	Western Cape	Bellville
Busamed Paardevlei Private Hospital	Western Cape	Somerset West
Cape Eye Institute	Western Cape	Bellville
Gatesville Medical Centre	Western Cape	Gatesville
Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Tokai Medical Centre	Western Cape	Tokai
Rondebosch Medical Centre	Western Cape	Lansdowne
Mediclinic Louis Leipoldt	Western Cape	Bellville
Mediclinic Stellenbosch	Western Cape	Stellenbosch
Mediclinic Durbanville	Western Cape	Durbanville

Network Day Clinics

HOSPITAL NAME	PROVINCE	TOWN
Med Forum Theatre	Eastern Cape	Port Elizabeth
Bethlehem Medical Centre Day Theatre	Free State	Bethlehem
CityMed Day Theatre	Free State	Bloemfontein
Cure Day Clinics - Bloemfontein	Free State	Bloemfontein
Welkom Medical Centre	Free State	Welkom
Boksburg Medical and Dental Centre	Gauteng	Boksburg
Constantia Clinic	Gauteng	Florida
Constantia Park Medical and Dental Centre	Gauteng	Garsfontein
Germiston Medical and Dental Centre	Gauteng	Germiston
Silverton Medical and Dental Theatre	Gauteng	Pretoria
The Berg Day Theatre	Gauteng	Bergbron
Protea Day Clinic	Gauteng	Krugersdorp
Advanced Groenkloof Day Hospital	Gauteng	Groenkloof
Medgate Day Hospital	Gauteng	Roodepoort
Advanced Soweto Eye Hospital	Gauteng	Soweto
Birchmed Surgical Centre	Gauteng	Kempton Park
Centre For Gynaecological Endoscopy	Gauteng	Morningside
Centre Of Advanced Medicine	Gauteng	Waverly
Centurion Eye Hospital	Gauteng	Centurion
Cure Day Clinics - Erasmuskloof	Gauteng	Erasmuskloof
Cure Day Clinics - Fourways	Gauteng	Fourways
Medkin Clinic	Gauteng	Pretoria
Cure Day Clinics - Midstream	Gauteng	Midstream
Edenvale Day Clinic	Gauteng	Edenvale
Ekurhuleni SurgiKlin Day Clinic	Gauteng	Kempton Park
Fordsburg Day Clinic	Gauteng	Fordsburg
Johannesburg Eye Hospital	Gauteng	Randburg
Kilnerpark Narkokliniek	Gauteng	Pretoria
Mayo Clinic	Gauteng	Roodepoort
Ocumed Eye And Laser Institute	Gauteng	Vanderbijlpark
Optimed Clinic	Gauteng	Johannesburg
Sandhurst Eye Centre	Gauteng	Sandton
Dr Nilesh Dahya Inc	Gauteng	Benoni
Twenty Twenty Eye Surgery Centre	Gauteng	Mulbarton
Visiclin Eye Clinic	Gauteng	Three Rivers
Visiomed Eye And Laser Centre	Gauteng	Randburg
Netcare Rehabilitation Hospital	Gauteng	Auckland Park
Centurion Day Hospital	Gauteng	Centurion
Lakefield Surgical Centre	Gauteng	Benoni
Umhlanga Eye Institute	KwaZulu-Natal	Umhlanga
Bluff Medical and Dental Centre	KwaZulu-Natal	Bluff
Malvern Medical and Dental Centre	KwaZulu-Natal	Malvern
Pinetown Medical and Dental Centre	KwaZulu-Natal	Pinetown
Westridge Surgical	KwaZulu-Natal	West Ridge
Howick Day Clinic	KwaZulu-Natal	Howick
KZN Day Clinic	KwaZulu-Natal	Umhlanga
Lorne Street Anaesthetic Clinic	KwaZulu-Natal	Durban
Durban Eye Hospital	KwaZulu-Natal	Durban

HOSPITAL NAME	PROVINCE	TOWN
Shelly Beach Day Clinic	KwaZulu-Natal	Shelly Beach
Emalaheni Day Hospital	Mpumalanga	Witbank
Advanced De La Vie Day Hospital	Mpumalanga	Witbank
Highveld Eye Hospital	Mpumalanga	Witbank
Potchefstroom Medical and Dental Centre	North West	Potchefstroom
Rustenburg Private Eye Clinic	North West	Rustenburg
Medi-Harts Day Clinic	Northern Cape	Hartswater
Kimberley Narko Clinic	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Upington
Kalahari Eye and Day Theatre	Northern Cape	Upington
Langeberg Medical and Dental Centre	Western Cape	Kraaifontein
Monte Vista Clinic	Western Cape	Monte Vista
Parow Medical and Dental Centre	Western Cape	Parow
Tokai Medical and Dental Centre	Western Cape	Tokai
Advanced Knysna Surgical Centre	Western Cape	Knysna
Advanced Panorama Surgical Centre	Western Cape	Panorama
Advanced Vergelegen Surgical Centre	Western Cape	Somerset West
Advanced Worcester Surgical Clinic	Western Cape	Worcester
Cape Dental Theatres	Western Cape	Wynberg
Cure Day Clinics - Bellville	Western Cape	Parow
Cure Day Clinics - Somerset West	Western Cape	Somerset West
Cure Day Clinics - St Stephen's Paarl	Western Cape	Paarl
Driftwood Clinic	Western Cape	Constantia
George Surgical Centre	Western Cape	George
Kango Clinic (Kannaland Medical Clinic)	Western Cape	Oudtshoorn
The Surgical Institute	Western Cape	Durbanville
Thembani Theatres	Western Cape	Khayelitsha
Vidamed Day Hospital	Western Cape	Mossel Bay
Wesfleur Private Clinic	Western Cape	Atlantis
Advanced Durbanville Surgical Centre	Western Cape	Durbanville
Alchimia Clinic	Western Cape	Gardens
Hermanus Day Hospital	Western Cape	Hermanus