

# flexiFED 4<sup>GRID</sup>

The ideal plan for mature families looking for all-encompassing cover

Finally there is a medical aid solution that aims to liberate members from one-size-fits-all plans by giving them more control over how they structure their own cover, and how much they pay.

Members start by choosing one of four core benefit bundles, **flexiFED 1, 2, 3** or **4**, to provide them with in-hospital benefits, chronic benefits, screening benefits, day-to-day benefits and additional benefits.

The next step is having the option to pay lower contributions on the core benefit bundle by choosing between two discounts.

Next, the member also enjoys the advantage of the Fedhealth MediVault, a predetermined amount available for their day-to-day medical expenses, but which they only pay for once they start using it. Last but not least, even after the member's day-to-day claims have accumulated to the Benefit Maximiser Threshold Level, members on **flexiFED 1, 2** and **3** still have certain benefits covered from the Benefit Maximiser, like unlimited network GP visits and dentistry benefits. Members on **flexiFED 4** have a threshold benefit.

Please see the following pages for more details on the **flexiFED** core benefit bundles and what they offer members.

We let **you be YOU**

2019



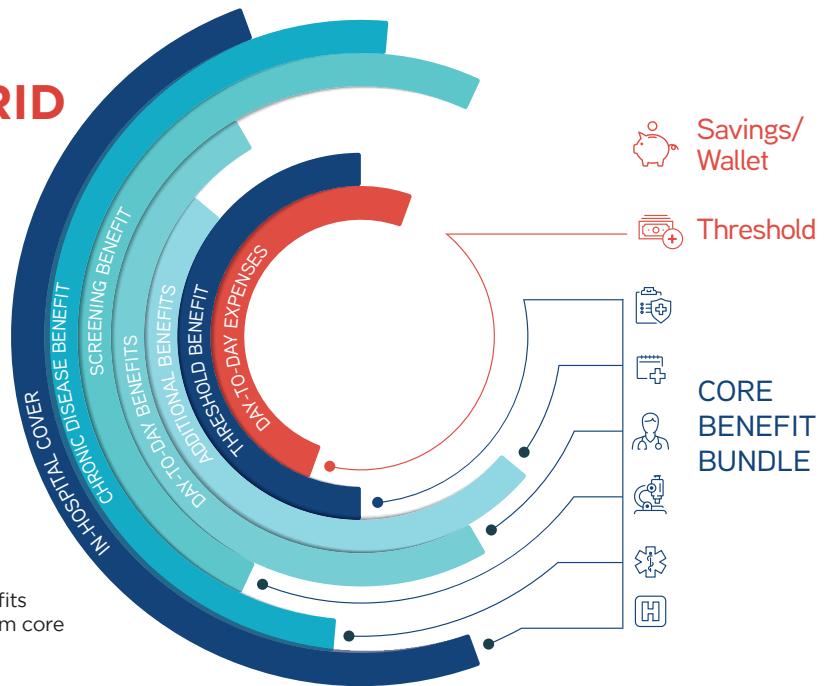
# flexiFED 4<sup>GRID</sup>

Ideal for:

Mature families

What's in it for you?

- Unlimited network GP visits paid from core benefit bundle
- Unlimited network hospitalisation for planned procedures
- Access to a large MediVault for day-to-day benefits
- Female contraceptives and vasectomies paid from core benefit bundle



Cost

	Member	Adult dependant	Child dependant
<b>Risk</b>	R2 676	R2 369	R818
<b>Savings</b>	R22	R20	R7
<b>Total</b>	R2 698	R2 389	R825

## CORE BENEFIT BUNDLE

flexiFED 4 <sup>GRID</sup>	
Basic benefit bundle with threshold for mature families	
<b>IN-HOSPITAL BENEFIT</b>	
Hospitalisation	Unlimited. Network hospitals only or a co-payment of R11 500 will apply
Maternity	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	R444 700
Organ Transplant	R444 700
Renal Dialysis	R444 700 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
<b>CHRONIC DISEASE BENEFIT</b>	
Chronic conditions as covered under flexiFED 4	Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as 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 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL
<b>CHRONIC DISEASE LIST (CDL)</b>	
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 4 (CDL as above + the following 17)	Acne, Allergic Rhinitis, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome

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

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DAY-TO-DAY BENEFIT	
Unlimited network GP visits	Unlimited at network GPs
Maternity	No benefit
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	No benefit
Optometry	No benefit
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 4 <sup>GRID</sup>	
THRESHOLD FOR flexiFED 4 ONLY	
Day-to-day claims accumulate at the Fedhealth Rate to the Threshold Level. Limits apply to certain expenses	
Annual Threshold Level	
M	R13 650
M+1	R24 150
M+2	R27 660
M+2+	R31 500
Limits	Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from Threshold
Additional medical services	In and out-of-hospital: Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year
Advanced dentistry	Limit of R7 400 per person per year, up to an overall limit of R22 100 per family per year
Antenatal scans	Two 2D antenatal scans per person per year
Appliances, external accessories and orthotics	In and out-of-hospital. Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year with a sub-limit of R4 340 for foot orthotics
Optometry	Limit of R3 340 per person per year, up to an overall limit of R10 190 per family per year
Prescribed medication	Limit of R5 680 per person per year, up to an overall limit of R11 400 per family per year

# IN-HOSPITAL

flexiFED 4 <sup>GRID</sup>	
<b>Overall annual limit (OAL)</b>	Unlimited at network hospitals only. R11 500 co-payment on voluntary use of non-network hospital
<b>Healthcare Professional Tariff in hospital (HPT)</b>	
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
<b>Prescribed Minimum Benefits (PMB):</b> 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
<b>Hospitalisation costs:</b> accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at network hospitals only. R11 500 co-payment on voluntary use of non-network hospital
<b>Co-payments per event applicable on the hospital/ facility bill only</b>	
Adenoidectomy	No co-payment
All open hernia surgery	No co-payment
Arthroscopic procedures - other	R2 400
Back & neck pain procedures	No co-payment
Balloon sinuplasty	R4 200
Bunion procedures	No co-payment
Colonoscopy, upper GI endoscopy	R2 400
Diagnostic cystoscopy	No co-payment
Dental admissions	No co-payment
Gastritis/ dyspepsia/ heartburn	No co-payment
Arthroscopic procedures: hip	R2 400
Arthroscopic procedures: wrist	R2 400
Hysterectomy (unless for cancer)	No co-payment
<b>Joint replacements</b>	
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	R4 200
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	R4 200
Laparoscopic procedures	R4 200
Laparoscopic varicocelelectomy	No co-payment
Nasal procedures	No co-payment
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	R4 200
Skin biopsy/ excision	No co-payment
Spinal surgery**	R4 200
Surgical extraction of impacted wisdom teeth	R4 200
<b>Tonsillectomy</b>	
Under the age of 12	No co-payment
12 and over	No co-payment
Varicose vein procedures	No co-payment
<b>Additional medical services</b> (dietetics, occupational therapy and speech therapy)	Subject to savings. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year
<b>Alternatives to hospitalisation:</b> 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 4 <sup>GRID</sup>
<b>Appliances, external accessories and orthotics</b>	Subject to savings, wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>In-hospital dentistry benefit for children under 7</b>	We cover the hospital and anaesthetist costs from the in-hospital benefit. The dentist account will be paid for by the member
<b>Immune deficiency related to HIV infection</b>	Unlimited (see HPT)
<b>Maternity</b> - 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
<b>Maxillo-facial surgery</b>	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 200 on the hospital bill
<b>Oncology:</b> oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R444 700 at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
<b>Childhood illness specialised drug benefit</b>	Childhood illness specialised drug benefit for children up to the age of 18
<b>Organ transplant including immunosuppression medication</b> Corneal graft	R444 700 (See HPT) R20 700 per beneficiary
<b>Pathology, radiology (general)</b>	Unlimited at Fedhealth Rate
<b>Physical therapy (physiotherapy)</b>	Subject to referral by a medical practitioner, pre-authorisation & treatment protocols
<b>Prostheses</b>	
<b>Internal</b>	Various sub-limits apply
Aorta Stent Grafts	R58 500
Bone lengthening devices	See combined benefit limit for all unlisted internal prosthesis*
Cardiac pacemakers	R27 800
Cardiac stents	R27 800
Cardiac valves	R27 800
Carotid stents	See combined benefit limit for all unlisted internal prosthesis*
Detachable platinum coils	R50 700
Elbow replacement	R27 800
Embollic Protection Devices	See combined benefit limit for all unlisted internal prosthesis*
Hip replacement	R27 800
Intraocular lenses (per lens)	R3 200
Knee replacement	R27 800
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	R27 800
Spinal plates and screws	See combined benefit limit for all unlisted internal prosthesis*
Total ankle replacement	See combined benefit limit for all unlisted internal prosthesis*
*Combined benefit limit for all unlisted internal prosthesis	*R25 000
<b>External</b>	R11 600 at cost
<b>Psychiatric services:</b> accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R25 100
<b>Renal dialysis (chronic):</b> consultations, visits, all services, materials and medicines associated with the cost of renal dialysis**	R444 700 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP
<b>Childhood illness specialised drug benefit</b> (e.g. biologicals) Benefit (non-oncology)	Childhood illness specialised drug benefit for children up to the age of 18
<b>Specialised radiology</b>	Unlimited at Fedhealth Rate. First R2 200 for non-PMB MRI/ CT scans for the member's account
<b>Spinal surgery</b>	No benefit unless back & neck rehabilitation programme has been completed. You pay a co-payment of R4 200 on the hospital bill
<b>Terminal care benefit</b>	R31 000 at Fedhealth Rate

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

## Chronic Disease Benefit

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<b>Limit</b>	Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL
<b>IN-BENEFIT</b>	
Conditions covered	42 conditions. See lists below
Formulary	Intermediate formulary
Preferred Provider	MediRite, Dis-Chem, Clicks & Pharmacy Direct
<b>OUT-OF-BENEFIT</b> (See CDL list below)	
Formulary	Intermediate formulary
Preferred Provider	MedRite, Dis-Chem, Clicks & Pharmacy Direct
<b>HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape &amp; post-exposure prophylaxis</b>	
Limit	Unlimited

### CHRONIC DISEASE LIST (CDL)

<b>Chronic Disease List</b>	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
<b>Additional conditions covered on flexiFED 4 (CDL as above + the following 16)</b>	Acne, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome

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 4 <sup>GRID</sup>		
<b>Women's Health</b>		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
<b>Men's Health</b>		
Prostate Specific Antigen (PSA)	Men; ages 45 to 69	1 every year
<b>Children's Health</b>		
Immunisation Programme (as per State EPI)	Birth to 12 years	Various
<b>Cardiac Health</b>		
Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years
<b>General</b>		
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
<b>Health risk assessments</b>		
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 4 <sup>GRID</sup>
Unlimited network GP visits	Unlimited at nominated network GPs
Maternity	No benefit
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	No benefit
Optometry	No benefit
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 4 <sup>GRID</sup>
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
<b>Comprehensive managed care programmes</b>	
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

# THRESHOLD BENEFIT

The Threshold Benefit pays for certain day-to-day expenses once your claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from the member's Savings/ Wallet or self-funded through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 20% co-payment will apply to all claims paid from the Threshold Benefit. No co-payment will apply to GP and Specialist consultations in-network.

Threshold Levels	flexiFED 4 <sup>GRID</sup>
M	R13 650
M + 1	R24 150
M + 2	R27 660
M + 2+	R31 500

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<b>Tariff</b>	Up to 100% of FR
<b>Co-payments in Threshold</b>	20% co-payment
<b>Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.</b>	In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy</b> (including prescribed medication)	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	In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year.
<b>Dentistry Advanced:</b> inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold
<b>Dentistry (Basic)</b>	Unlimited once Threshold is reached
<b>General Practitioners</b>	
Fedhealth Network GPs	Unlimited GP consultations at a Fedhealth nominated Network GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year
Non-Fedhealth Network GPs	Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year
<b>Maternity benefit</b>	Limited to 2 x 2D antenatal scans per beneficiary per pregnancy before and after Threshold
<b>Optometry</b>	R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold
<b>Over-the-counter medication:</b>	Does not accumulate to or pay from Threshold
<b>Pathology</b>	Unlimited once Threshold is reached
<b>Physical therapy:</b> Chiropractics, biokinetics & physiotherapy	Does not accumulate to threshold. Paid from Threshold up to the Additional Medical Services limit of R11 600 per family per year
<b>Prescribed medication</b>	R5 680 per beneficiary per year, R11 400 per family per year before and after Threshold
<b>Radiology General</b>	Unlimited once Threshold is reached
<b>Specialists excluding Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits</b>	
Fedhealth Network Specialists	Unlimited at cost once Threshold is reached. 20% co-payment if GP referral not obtained
Non-Fedhealth Network Specialists	Accumulation to and refund from Threshold at 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	Does not accumulate to threshold. Paid from threshold at cost up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained
Non-Fedhealth Network Psychiatrists	Does not accumulate to threshold. Paid from threshold at the Fedhealth Rate up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained

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



**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 4 <sup>GRID</sup>
<b>Tariff</b>	Up to 100% of FR
<b>Co-payments in Threshold</b>	20% co-payment
<b>Appliances, external accessories and orthotics:</b> Hearing aids, wheelchairs, etc.	In & out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Alternative healthcare:</b> Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings/ Wallet 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	In and out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year.
<b>Dentistry Advanced:</b> inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Dentistry (Basic)</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>General Practitioners</b>	
Fedhealth Network GPs	Unlimited GP consultations at a Fedhealth nominated Network GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year
Non-Fedhealth Network GPs	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year
<b>Maternity benefit</b>	Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Optometry</b>	R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Over-the-counter medication:</b>	Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold
<b>Pathology</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>Physical therapy:</b> Chiropractics, biokinetics & physiotherapy	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to the Additional Medical Services limit of R11 600 per family per year
<b>Prescribed medication</b>	R5 680 per beneficiary per year, R11 400 per family per year before and after threshold. Subject to Savings/ Wallet or self-funded
<b>Radiology General</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>Specialists excluding psychiatrists (network GP referral required for consultations, including PMB conditions) to be paid from Risk benefits.</b>	
Fedhealth Network Specialists	Subject to Savings/ Wallet or self-funded and accumulation at cost to threshold. Unlimited at cost once threshold is reached. 20% co-payment if GP referral is not obtained
Non-Fedhealth Network Specialists	Subject to Savings/ Wallet or self-funded. Accumulation to and refund from threshold at 100% of Fedhealth Rate only. 20% co-payment if GP referral is not obtained
<b>Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits</b>	
Fedhealth Network Psychiatrists	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at cost from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained
Non-Fedhealth Network Psychiatrists	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at 100% of Fedhealth Rate from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained

\*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 4 <sup>GRID</sup>
M	R6 600
M + 1	R12 600
M + 2	R14 400
M + 2+	R17 400

### 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