



Co-payments on Fedhealth options

Co-payments may apply to certain procedures on Fedhealth options, as well as when members choose to use non-network hospitals.

Co-payments on myFED

- On my**FED**, members will have a R14 700 co-payment for the use of non-network hospitals.
- my**FED** members will have to pay a R14 700 co-payment on elective C-sections.
- Use of non-network mental health facilities will attract a R4 070 co-payment, while use of non-network day surgery facilities will result in a R2 500 co-payment.

Co-payments on flexiFED

- Members on flexi**FED 1**, as well as all flexi**FED** GRID and Elect variants will have a R14 700 co-payment for the use of non-network hospitals.

Co-payments

Co-payments may apply on certain in-hospital procedures, which will be for the member's account.

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
Co-payments per event applicable on the hospital/ facility bill only				
Bunion procedures, diagnostic cystoscopy, gastritis/ dyspepsia/ heartburn, nasal procedures, skin biopsy/ excision	R7 540		No co-payment	
All open hernia surgery	R8 040	R5 440		No co-payment
Arthroscopic procedures - knee, shoulder, ankle	R10 070			R3 170
Arthroscopic procedures: wrist	No benefit	R10 070		R3 170
Arthroscopic procedures: hip	No benefit	R10 070		R3 170
Other Arthroscopic procedures	R10 070			R3 170
Back & neck procedures	R7 540		R5 000	R2 760
Colonoscopy, upper GI endoscopy	R7 540	R5 100		R2 970
Dental admissions	No benefit	No co-payment		
Inguinal hernia surgery	R8 040	R5 440		No co-payment
Joint replacements				
Single hip and knee replacements with CP*	No benefit		No co-payment	
Single hip and knee replacements-non-use of CP*	No benefit		R33 490	
Other joint replacements	No benefit		R8 040	R5 440
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupet hernia repairs only), laparoscopic procedures	R7 540			R5 100
Laparoscopic varicocelectomy	R7 540			No co-payment
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit			R5 100
Spinal surgery**	No benefit unless PMB		R9 500	R7 130
Surgical extraction of impacted wisdom teeth	R5 440			
Varicose vein procedures	R7 540		R5 100	No co-payment

* Contracted Provider: Must use ICPS Hip and Knee network, JointCare, Surge Orthopaedics or Major Joints for Life for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

** No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed

Co-payments on maxiFED

Co-payments may apply on certain in-hospital procedures, which will be for the member's account.

	maxima EXEC	maxima PLUS
Co-payments per event applicable on the hospital/ facility bill only		
Arthroscopic procedures – hip, wrist, knee, shoulder, ankle, other arthroscopic procedures, colonoscopy, upper GI endoscopy	R3 170	No co-payments
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupet hernia repairs only), laparoscopic procedures, rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year), surgical extraction of impacted wisdom teeth	R5 100	No co-payments
Spinal surgery**	R7 130	No co-payment
Joint replacements		
Single hip and knee replacements with CP*	No co-payment	
Single hip and knee replacements - voluntary use of non-CP*	R33 490	
Other joint replacements and involuntary use of non-CP* for single hip and knee replacements	R5 440	No co-payment

* Contracted Provider: Must use ICPS Hip and Knee network, JointCare, Surge Orthopaedics or Major Joints for Life 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 Conservative Back & Neck Rehabilitation Programme has been completed.

CONTACT DETAILS

For more information, please visit fedhealth.co.za, or use the Fedhealth Family Room, WhatsApp service or Fedhealth Member App. You can also call the Fedhealth Customer Contact Centre on **0860 002 153**.

Disease Management : Europ Assistance : MVA Third Party Recovery Department : Fedhealth Baby
0860 101 306 : **0860 333 432** : **012 431 9718** : **0861 116 016**

