FEDHEALTH MEDICAL SCHEME
ANNEXURE A
2019

- **MAXIFED RANGE: MAXIMA EXEC, MAXIMA EXEC^{GRID} AND MAXIMA PLUS**
- **FLEXIFED RANGE:**
  - **FLEXIFED 1, FLEXIFED 1^{ELECT}**
  - **FLEXIFED 2, FLEXIFED 2^{GRID} AND FLEXIFED^{ELECT}**
  - **FLEXIFED 3, FLEXIFED 3^{GRID} AND FLEXIFED^{ELECT}**
  - **FLEXIFED 4, FLEXIFED 4^{GRID} AND FLEXIFED^{ELECT}**
- **MYFED**

With effect from 1 January 2019

[To be read in conjunction with Annexures B, C, D and E]

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2018 11 20
REGISTRAR OF MEDICAL SCHEMES

1. CONTRIBUTIONS

The Gross contribution payable shall be calculated based on income (where applicable) and the members' number and type of dependants in accordance with the tables below. Gross contributions includes the savings component of the applicable option.

Interpretations stated below are applicable, where relevant, on the tables below (1.1 – 1.5) as follows:

- **Member** – Is the Principal (Main) Member of the Scheme
- **Adult Dependant** – a person over 21 years of age or a person of any age legally classified as an adult, and who is legally dependent on the member, excluding such persons who qualify as child dependants up to the age of 27 years.
- **Child dependant** - including a child under 27 years of age who is financially dependent on the member, not in receipt of any regular income greater than the maximum social pension, unmarried, and living with the member or living in a residential situation connected with full time studies at a tertiary education institution.
- **Dependants** – There shall be no limit on the number of qualifying dependants joining the Scheme. The Scheme will only charge the member for a maximum of three (3) child dependants.
- **Savings** – The applicable amount in the "**Savings**" columns in tables 1.1 – 1.9, shall be the savings component of the member's monthly Gross contribution (Total). The savings contribution will be credited to the member's Personal Medical Savings Account (PMSA) for the current year's savings benefit, as mentioned in Annexure B, where relevant. See paragraph 5 below for further detail on the administration of Savings.
- **Income** – For the purposes of calculating the contribution in respect of the member the basic monthly earnings in the form of a salary, commission, pension or any other fixed income, or a member who registers a spouse or partner as a dependant, the higher of the member or spouse's or partners earnings.

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1.1 maxiFED Range

maxima PLUS	Risk	Savings	Total Contribution
Member	R7 894	R460	R8 354
Adult	R6 808	R396	R7 204
Child	R2 466	R144	R2 610
maxima EXEC	Risk	Savings	Total Contribution
Member	R4 584	R752	R5 336
Adult	R3 973	R652	R4 625
Child	R1 431	R235	R1 666
maxima EXEC^{Grid}	Risk	Savings	Total Contribution
Member	R4 080	R670	R4 750
Adult	R3 536	R580	R4 116
Child	R1 273	R209	R1 482

1.2 flexiFED Range

flexiFED1	Risk	Savings	Total Contribution
Member	R1 586	R25	R 1 611
Adult	R1 188	R19	R1 207
Child	R517	R8	R 525
flexiFED 1^{Elect}	**Risk**	**Savings**	**Total Contribution**
Member	R1 189	R19	R 1 208
Adult	R891	R14	R 905
Child	R388	R6	R 394

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flexiFED 2	Risk	Savings	Total Contribution
Member	R2061	R25	R2 086
Adult	R1 747	R21	R1 768
Child	R608	R7	R 615
flexiFED 2^{Grid}	**Risk**	**Savings**	**Total Contribution**
Member	R1 834	R22	R1 856
Adult	R1 555	R19	R1 574
Child	R541	R7	R 548
flexiFED 2^{Elect}	**Risk**	**Savings**	**Total Contribution**
Member	R1 546	R19	R1 565
Adult	R1 311	R16	R1 327
Child	R456	R6	R 462

flexiFED 3	Risk	Savings	Total Contribution
Member	R2 269	R25	R2 294
Adult	R1 996	R22	R2 018
Child	R809	R9	R 818
flexiFED 3^{Grid}	**Risk**	**Savings**	**Total Contribution**
Member	R2 019	R22	R2 041
Adult	R1 777	R20	R1 797
Child	R720	R8	R 728
flexiFED 3^{Elect}	**Risk**	**Savings**	**Total Contribution**
Member	R1 702	R19	R1 721
Adult	R1 497	R16	R1 513
Child	R607	R7	R 614

Received CMS
2018 -10- 29
Council for Medical Schemes
Block A Eco Glades Office Park
420 Witch Hazel Avenue
Eco Park, Centurion, 0157
Private Bag X34, Hatfield, 0028

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flexiFED 4	Risk	Savings	Total Contribution
Member	R3 006	R25	R3 031
Adult	R2 662	R22	R2 684
Child	R919	R8	R 927
flexiFED 4[Grid]	Risk	Savings	Total Contribution
Member	R2 676	R22	R2 698
Adult	R2 369	R20	R2 389
Child	R818	R7	R 825
flexiFED 4[Elect]	Risk	Savings	Total Contribution
Member	R2 255	R19	R2 274
Adult	R2 035	R17	R2 052
Child	R703	R6	R 709

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1.3 myFED

myFED – TOTAL CONTRIBUTION			
Income Band	**Member**	**Adult**	**Child**
R1 - R1 145	R638	R638	R393
R1 146 – R5 953	R916	R784	R440
R5,954 – R9 732	R1 161	R989	R567
R9 733 – R12 021	R1 627	R1 393	R624
R12 022 – R13 739	R2 068	R1 672	R808
R13 740 +	R2 804	R2 506	R1 068

2. TIME FOR PAYMENT OF CONTRIBUTIONS

All contributions shall be payable monthly in **arrears**, unless otherwise stated, to the account of the Scheme at such place as stipulated and agreed to by the Scheme. All contributions shall be paid to the Scheme within **3 days of the end of the due month** and shall be accompanied by the required membership remittance advice fully disclosing any changes made to membership and/or contributions.

The member has the option to pay contributions in **advance**, these contributions shall be paid to the Scheme within **3 days of the beginning of the due month** and shall be accompanied by the required membership remittance advice fully disclosing any changes made to membership and/or contributions.

3. PREMIUMS PENALITES FOR PERSONS JOINING LATE IN LIFE

3.1 The Scheme may apply premium penalties to a late joiner and such penalties must be applied only to the portion of the contribution related to the member or any adult dependant affected by the late joiner penalty. Late joiner penalties are only applicable to members and adult dependants over the age of 35.

3.2 The premium penalties referred to in paragraph 3.1 shall not exceed the following bands:

Penalty bands	Maximum Penalty
1 – 4 years	0.05 x contribution
5 – 14 years	0.25 x contribution
15 – 24 years	0.50 x contribution
25 + years	0.75 x contribution

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3.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 3.2 the following formula shall be applied:

A = B minus (35+C)

Where

"A" means the number of years referred to in the first column of the table in paragraph 3.2 for purposes of determining the appropriate penalty band;

"B" means the age of the late joiner at the time of his or her application for membership or admission as a dependant; and

"C" means the number of years of creditable coverage which can be demonstrated by the late joiner.

3.4 Where a member or his or her dependant produces evidence of creditable coverage after a late joiner penalty has been imposed, the Scheme must recalculate the penalty and apply such revised penalty from the time such evidence is provided.

3.5 Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes.

4. WAITING PERIODS

See paragraph 1 of Annexure D.

5. PERSONAL MEDICAL SAVINGS ACCOUNT (PMSA)

5.1. The amount towards the member's PMSA that is included in the total monthly contribution of the savings option, not exceeding 25% of the member's total contribution, which will be credited to the member's PMSA monthly from the 1 January of each year or pro-rated in respect of a member who joins the Scheme during the year.

5.2. At the beginning of each benefit year or on the date of joining the Scheme or this benefit option, each member shall be allocated a medical savings benefit for the year. This benefit shall be deemed to be an advance by the Scheme to the member and shall be equal to 12 (twelve) times the amount referred to below, pro-rated in respect of a member who joins the Scheme or this benefit option during the course of the year.

ANNUAL ALLOCATION OF FUNDS TO PERSONAL MEDICAL SAVINGS ACCOUNT

2019 Annualised Savings OPTION	P	A	C
maxima PLUS	R5 520	R4 752	R1 728
maxima EXEC	R9 024	R7 824	R2 820
maxima EXEC^{Grid}	R8 040	R6 960	R2 508
flexiFED 1	R300	R228	R96
flexiFED 1^{Elect}	R228	R168	R72
flexiFED 2	R300	R252	R84
flexiFED 2^{Grid}	R264	R228	R84
flexiFED 2^{Elect}	R228	R192	R72

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2019 Annualised Savings			
flexiFED 3	R300	R264	R108
flexiFED 3^{Grid}	R264	R240	R96
flexiFED 3^{Elect}	R228	R192	R84
flexiFED 4	R300	R264	R96
flexiFED 4^{Grid}	R264	R240	R84
flexiFED 4^{Elect}	R228	R204	R72

5.3. A member or dependant whose membership of the Scheme or of an option with a PMSA is terminated during the course of a benefit year and whose claims exceeded the savings benefit advance, pro-rated on a monthly basis at the date of termination shall be liable to repay the excess or shortfall to the Scheme.

5.4. PMSA balances not utilised at the end of the benefit year will be carried forward to the next year and accumulate from year to year ("accumulated savings") to meet future expenses for which the members is responsible.

5.5. TOP UPS to PMSA provision for members will be made available up to 25% of the registered contribution. TOP-UP savings are voluntary contribution to the member's accumulated savings.

5.6. While these savings belong to the member, this may only be used for relevant healthcare services in respect of day-to-day medical expenses. Savings benefits may not be used to provide for benefits and co-payments relating to PMBs.

5.7. Provided there are actual funds available in a member's PMSA, such funds may, in addition to providing for day-to-day benefits, be utilised to pay for relevant healthcare services generally or specifically excluded from risk benefits or where the actual costs exceed the benefit payable or available.

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6. INTEREST EARNED ON PMSA

The Schemes are no longer required to pay any interest on PMSA credit balances and may elect to do so at the Scheme discretion.

7. PERSONAL MEDICAL SAVINGS ACCOUNT STATEMENTS

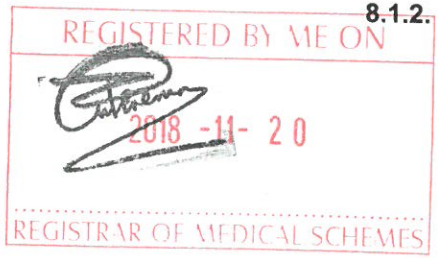
A member shall receive a monthly statement from the Scheme reflecting all transactions relating to the PMSA of such a member.

8. BALANCE OF PERSONAL MEDICAL SAVINGS ACCOUNT UPON TERMINATION OF MEMBERSHIP OR TRANSFER TO A NONE SAVINGS OPTION OR ANOTHER OPTION

8.1. Upon termination of membership, any actual funds still available in the member's PMSA shall, after off-setting any shortfalls due by the member and taking into account any outstanding amounts that may be recoverable by the Scheme from the member, be dealt with as follows:

8.1.1. Deceased member

Upon the death of a member, the balance due to the member must be paid into the estate of that member, if unclaimed after the prescribed period of three (3) years, in accordance with the Prescription Act the funds will be written back to the Scheme.



8.1.2. Termination for other reasons

8.1.2.1. Should membership of the Scheme be terminated and the member does not enroll in another savings medical scheme or benefit option, the balance due to the member after off-setting of debt must be refunded to the member within 5 (five) months after the date of termination of membership. It is the responsibility of the member to provide the Scheme with his or her current banking details within 30 (thirty) days from the date of termination.

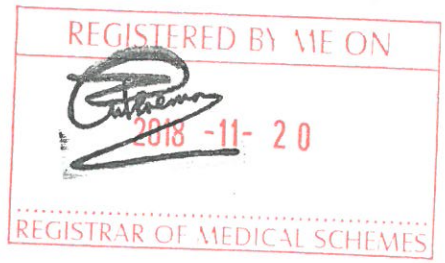
8.1.2.2. Should membership of the Scheme or this benefit option be terminated and the member transfers to another medical scheme or benefit option with a PMSA, the balance due to the member after off-setting of debt will be transferred to such scheme or benefit option within 5 (five) months after the date of termination. It is the responsibility of the member to provide the Scheme with the details of the new medical scheme within 30 (thirty) days from the date of termination.

8.1.3. Transfer to another benefit option within the Scheme

On transfer to another benefit option of the Scheme, which does not provide for a PMSA, any credit balance (paid balance) in the member's PMSA will be refunded to the member within 5 (five) months after the effective date of such transfer.

9. UNCLAIMED PMSA CREDIT BALANCES

Unclaimed PMSA balances, where a member cannot be traced within three (3) years of the member leaving the scheme, and after all reasonable attempts at tracing such members has been pursued, will be written back to the Scheme's income after the prescribed period of three (3) years, in accordance with the Prescription Act.

10. SCHEME LIQUDATION

The PMSA, as an asset of the Scheme, can be attached by the Scheme creditors in the event of liquidation of the Scheme.