

ZOOM

Chronic medicine benefit

Depending on the option, Fedhealth provides a solid chronic medicine benefit to take care of members' chronic conditions.

Prescribed Minimum Benefit conditions

All options have a benefit for the 27 chronic conditions on the Prescribed Minimum Benefit Chronic Disease List (CDL). The benefit covers medication for the list of CDL conditions paid from a formulary and must be obtained from either the DSP or a preferred provider, depending on the option.

Chronic Disease Benefit

This benefit covers the conditions on the CDL. Some options cover additional conditions.

Chronic Disease List

Conditions on the Chronic Disease List are covered in full, provided members use either the Scheme's designated service providers or preferred providers (depending on the option) as well as medicine on the formulary applicable to their option. If the DSP or medicine on the formulary isn't used, the member will have to pay a 40% co-payment on the cost of the medicine.

Medication for additional chronic conditions

Certain options cover medicine for additional chronic conditions. The medicine for these conditions is paid from an annual limit and will be covered in full up to the Medicine Price List rate.

The Medicine Price List

Medication will be covered at the Medicine Price List (MPL) rates up to the limits as specified on the chosen option. MPL is a reference price list that benchmarks each product against generically similar products. It doesn't restrict the member's choice but limits the amount that the Scheme will refund for each product. The MPL reference price is set at a level to ensure that a number of medicines will be available without any co-payment.

Chronic conditions on the Chronic Disease List (CDL) covered on all options:

- 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
- Diabetes Mellitus Type-2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis



Acne (up to the age of 21)	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Allergic rhinitis (up to the age of 18)	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Alzheimer's Disease	maxima PLUS
Angina	maxima PLUS , maxima EXEC
Ankylosing Spondylitis	maxima PLUS , maxima EXEC , flexi FED 4
Anorexia Nervosa	maxima PLUS , maxima EXEC , flexi FED 4
Attention Deficit Hyperactivity Disorder (from 6 to the age of 18)	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Barrett's Oesophagus	maxima PLUS , maxima EXEC
Benign Prostatic Hyperplasia	maxima PLUS , maxima EXEC , flexi FED 4
Bulimia Nervosa	maxima PLUS , maxima EXEC , flexi FED 4
Conn's Syndrome	maxima PLUS , maxima EXEC
Cushing's Syndrome	maxima PLUS , maxima EXEC
Cystic Fibrosis	maxima PLUS
Deep Vein Thrombosis	maxima PLUS , maxima EXEC
Depression	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Dermatomyositis	maxima PLUS , maxima EXEC , flexi FED 4
Eczema (up to the age of 18)	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Gastro-Oesophageal Reflux Disease	maxima PLUS , maxima EXEC
Generalised Anxiety Disorder	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Gout	maxima PLUS
Hypoparathyroidism	maxima PLUS
Menopause	maxima PLUS
Motor Neuron Disease	maxima PLUS
Muscular Dystrophy	maxima PLUS
Myasthenia Gravis	maxima PLUS
Narcolepsy	maxima PLUS , maxima EXEC , flexi FED 4
Obsessive Compulsive Disorder	maxima PLUS , maxima EXEC , flexi FED 4
Osteoporosis	maxima PLUS
Paget's Disease	maxima PLUS
Pancreatic Disease	maxima PLUS
Panic Disorder	maxima PLUS , maxima EXEC , flexi FED 4
Paraplegia/ Quadriplegia (associated medicine)	maxima PLUS , maxima EXEC , flexi FED 4
Pemphigus	maxima PLUS
Polyarteritis Nodosa	maxima PLUS , maxima EXEC
Post-Traumatic Stress Disorder	maxima PLUS , maxima EXEC , flexi FED 4 , flexi FED 3
Pulmonary Interstitial Fibrosis	maxima PLUS , maxima EXEC
Scleroderma	maxima PLUS , maxima EXEC , flexi FED 4
Stroke	maxima PLUS
Thromboangitis Obliterans	maxima PLUS , maxima EXEC
Thrombocytopaenic Purpura	maxima PLUS , maxima EXEC
Tourette's Syndrome	maxima PLUS , maxima EXEC , flexi FED 4
Valvular Heart Disease	maxima PLUS , maxima EXEC
Zollinger-Ellison Syndrome	maxima PLUS , maxima EXEC

Obtaining chronic medicine

- On my**FED**, members must obtain chronic medicine from one of the Scheme's designated service providers. If they fail to do so, they will have to pay a 40% co-payment. Fedhealth's designated service providers for this option are Clicks, Dis-Chem, Medirite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direct.
- On flexi**FED 1** and flexi**FED 2^{GRID}**, members must obtain chronic medicine from one of the Scheme's designated service providers. If they fail to do so, they may have to pay a co-payment if the pharmacy charges a dispensing fee in excess of 25%/ R26.50, or in the case of courier pharmacies the agreed courier rate. Fedhealth's designated service providers for these options are Clicks, Dis-Chem, Medirite and the following courier pharmacies: Pharmacy Direct, Clicks Direct Medicines, Medirite Courier Pharmacy and Dis-Chem Direct.

- On all **Elect** options, members must obtain chronic medicine from one of the Scheme's designated service providers. If they don't get their medicine from a DSP, they may have to pay a co-payment if the pharmacy charges a dispensing fee in excess of the agreed courier rate. Fedhealth's designated service providers for Elect options are the following courier pharmacies: Pharmacy Direct, Clicks Direct Medicines, Medirite Courier Pharmacy and Dis-Chem Direct.
- On all other flexi**FED** and maxi**FED** options, members can obtain their chronic medicine from any of our preferred provider pharmacies namely Clicks, Dis-Chem, Medirite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direct. These preferred provider pharmacies ensure price certainty for members when obtaining medication. Members may also use any other pharmacy including independent pharmacies, however if a dispensing fee in excess of 25%/ R26.50 is charged, the member will have to pay the difference.

A DSP refers to a pharmacy that members must use in order for them not to incur a co-payment on their chronic medicine.

myFED chronic disease benefit

Limit	Unlimited cover for conditions on the Chronic Disease Benefit List (CDL)
Formulary	Basic formulary
Designated Service Provider	Clicks, MediRite, Dis-Chem, Pharmacy Direct, Dis-Chem Direct and Clicks Direct Medicines
HIV/ AIDS Medicine benefit	Medicine for HIV/ AIDS must be obtained from Pharmacy Direct otherwise a 40% co-payment will apply

flexiFED chronic disease benefit

Limit	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
	Unlimited cover for conditions on the Chronic Disease Benefit List (CDL)		Unlimited cover for conditions on the CDL plus Allergic Rhinitis, Acne and Eczema. Attention Deficit Hyperactivity Disorder (children ages 6 - 18), Depression, Generalised Anxiety Disorder, Post-Traumatic Stress Disorder subject to a limit of R3 200 per family	Subject to a limit of R6 300 per beneficiary, and R12 600 per family. Thereafter unlimited cover for conditions on the CDL.
Formulary	Basic formulary	Intermediate formulary	Intermediate formulary	Intermediate formulary
Preferred Provider/ Designated Service Provider	<p>flexiFED 1 Designated service provider: Clicks, Dis-Chem, Medirite (and their courier pharmacies) and Pharmacy Direct</p> <p>flexiFED 1^{Elect}: Designated service provider: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direct</p>	<p>flexiFED 2: Preferred provider: Clicks, Dis-Chem, Medirite (and their courier pharmacies) and Pharmacy Direct</p> <p>flexiFED 2^{GRID} Designated service provider: Clicks, Dis-Chem, Medirite (and their courier pharmacies) and Pharmacy Direct</p> <p>flexiFED 2^{Elect}: Designated service provider: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direc</p>	<p>flexiFED 3 and flexiFED 4: Preferred provider: Clicks, Dis-Chem, Medirite (and their courier pharmacies) and Pharmacy Direct</p> <p>flexiFED 3^{GRID} and 4^{GRID}: Preferred provider: Clicks, Dis-Chem, Medirite (and their courier pharmacies) and Pharmacy Direct</p> <p>flexiFED 3^{Elect} and 4^{Elect}: Designated service provider: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direct</p>	

	maxima EXEC	maxima PLUS
Limit	R7 890 per beneficiary, subject to an overall limit of R14 500 per family per year. Thereafter unlimited cover for conditions on the CDL.	R16 700 per beneficiary, subject to an overall limit of R31 300 per family per year. Thereafter unlimited cover for conditions on the CDL.
Formulary	Comprehensive formulary	
Preferred Provider	Medirite, Dis-Chem, Clicks & Pharmacy Direct	

How to apply for the chronic disease benefit

To claim for medication under this benefit, your condition:

- Must appear in the list of chronic conditions, and
- Must meet a set of defined criteria to qualify for the benefit (referred to as clinical entry criteria). If you need information on the criteria, please contact us.

STEP 1: Collect the information needed to apply

You'll need the following information to apply. If you need help gathering this information, please contact us.

- Membership number
- Dependant code
- ICD10 code of your chronic condition
- Drug name, strength and quantity
- Prescribing doctor's practice number
- Diagnostic test results, e.g. Total Cholesterol, LDL, HDL, glucose tests, thyroid (depending on your condition).

STEP 2: Apply in one of the following ways

1. Telephone: Call Chronic Medicine Management (CMM) between 08h30 and 17h00, Monday to Thursday and 09h00 to 17h00 on Fridays. Phone 0860 002 153.
2. Fedhealth Family Room: Go to www.fedhealth.co.za to access the Fedhealth Family Room. Simply click on Health > Request Chronic Pre-authorization, and complete the form.
3. Ask your doctor or pharmacist to apply on your behalf. They can do an online application or contact our Provider Call Centre on 0861 112 666.

STEP 3: Get a response right away

We will reply to your application right away. If we need more information, we will let you, your doctor or your pharmacist know exactly what information to give to us. If we don't approve the application, we will give you the reasons why, and you will have the opportunity to ask us to review our decision.

STEP 4: Get your medicine access card

If we approve your application, we'll give you a medicine access card. Your medicine access card will record the medical condition for which we've approved treatment.

Treatment guidelines

The Scheme has set up treatment guidelines for the chronic conditions on the Chronic Disease List (CDL) to ensure that you have access to appropriate treatment for your condition. You will receive details of the treatment guidelines with your letter from CMM.

If there is a co-payment on your medicine

If the medicine your doctor has prescribed has a co-payment, because it costs more than the ceiling price given in the Medicine Price List, ask your pharmacist to help you to change it to a generic medicine we cover in full. If the medicine has a co-payment because it's not in the formulary, discuss a possible alternative with your prescribing doctor.

We will approve a chronic condition, not individual chronic medications

Thanks to our Disease Authorisation process, you can apply for approval of a chronic condition, as opposed to a single chronic medication. The Scheme will approve an entire list of medication for your specific condition (known as a basket of medicine). So, if your doctor should ever change your medication, you will most likely already be approved for it - provided it's in the basket.

You can view the approved medication for your condition in the Fedhealth Family Room. Simply click on Health > My authorisations > Select a dependant > Track authorisation type > Submit. When you need to change or add a new medicine for your condition, you can do this quickly and easily at your pharmacy with a new prescription, without having to contact Fedhealth at all.

To check what medicine is available to you in your condition's basket, call Chronic Medicine Management (CMM) between 08h30 and 17h00, Monday to Thursday and 09h00 to 17h00 on Fridays on 0860 002 153.

How do I register with Pharmacy Direct to have my chronic medicine delivered to me?

To have your chronic medication delivered directly to you (home, work, temporary address or nearest Post Office), use one of our preferred providers for free-of-charge courier services. These are:

Clicks Direct Medicines

Clicks Direct Medicines offers free chronic medicine delivery to your home, work or nearest Clicks pharmacy. Submit your chronic prescription by visiting: www.clicksdirectmedicine.co.za or call **0861 444 405**.

Dis-Chem Direct Courier

Dis-Chem can deliver your repeatable prescription medication for free to your door. Simply email Dis-Chem to have your delivery arranged on careline@dischem.co.za or call **0860 347 243**.

Please note that Dis-Chem requires your original prescription upon delivery of your order (if you haven't already handed it in at a Dis-Chem dispensary).

If you already obtain your chronic medicine from a Dis-Chem branch, you don't have to do anything, since the Dis-Chem retail and Dis-Chem Direct Courier systems are linked. Dis-Chem Direct Courier will therefore have access to your prescription.

But if need be, you can send an email with a valid prescription to direct@dischem.co.za

The following additional info will be required:

- Name and surname
- Fedhealth member number
- Contact details
- Phone/ cell number
- Email address

Dis-Chem Direct Courier will contact you to confirm the delivery address and payment process if required.

Medirite courier pharmacy

Call your closest Medirite pharmacy (situated in some Checkers stores), place an order and pay for it via bank transfer or medical aid. You can then book the delivery on the Mr D Food app, which will drop off the order at your door.

A flat service fee of R45 is applicable and a delivery fee of R5 to R15 will be charged depending on

your area. Please call your nearest Medirite with any questions.

Pharmacy Direct

To get in touch with Pharmacy Direct you can:

- Phone the call centre on **0860 027 800** (Monday to Friday from 07h30-17h00)
- Send a Please call me to **083 690 8934** and they will contact you
- Send an email to **care@pharmacydirect.co.za**
- Or visit **www.pharmacydirect.co.za**

Once you've registered as a client on the Pharmacy Direct website you can:

- Track your deliveries
- View your co-payments
- Submit your new scripts for renewal

CONTACT DETAILS

ase call **0860 002 153** for all general enquiries and customer care assistance, including benefit and limit confirmation and document requests, as well as Hospital authorisations, chronic medication enquiries and oncology related authorisations.

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

