

**FEDHEALTH MEDICAL SCHEME
ANNEXURE A
2023**

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

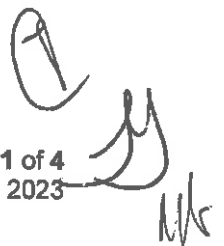
**(To be read in conjunction with Annexure B, C and E)
(With effect from 1 January 2023)**

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**FEDHEALTH MEDICAL SCHEME
ANNEXURE A
2022**

FLEXIFED^{SAVVY}

**(To be read in conjunction with Annexure B, C and E)
(With effect from 1 January 2023)**



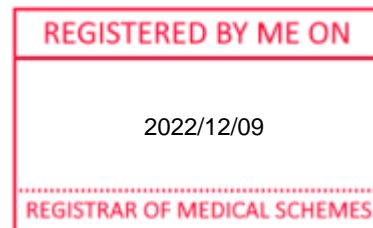
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1. CONTRIBUTIONS

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.



1.1 maxiFED Range

maxima PLUS	Risk	Savings	Total Contribution
Member	R12 528	R594	R13 122
Adult	R10 814	R512	R11 326
Child	R3 871	R183	R4 054
maxima EXEC	Risk	Savings	Total Contribution
Member	R7 342	R963	R8 305
Adult	R6 373	R836	R7 209
Child	R2 269	R297	R2 566

1.2 flexiFED Range

flexiFED 1	Risk	Savings	Total Contribution
Member	R2 004	R27	R2 031
Adult	R1 571	R20	R1 591
Child	R734	R9	R743

flexiFED 1 ^{Elect}	Risk	Savings	Total Contribution
Member	R1 563	R20	R1 583
Adult	R1 222	R15	R1 237
Child	R570	R6	R576

flexiFED 2	Risk	Savings	Total Contribution
Member	R2 905	R29	R2 934
Adult	R2 586	R25	R2 611
Child	R859	R7	R866

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flexiFED 2 ^{Grnd}	Risk	Savings	Total Contribution
Member	R2 582	R26	R2 608
Adult	R2 303	R22	R2 325
Child	R763	R7	R770

flexiFED 2 ^{Elect}	Risk	Savings	Total Contribution
Member	R2 175	R21	R2 196
Adult	R1 944	R19	R1 963
Child	R646	R6	R652

flexiFED 3	Risk	Savings	Total Contribution
Member	R3 318	R29	R3 347
Adult	R3 040	R26	R3 066
Child	R1 176	R10	R1 186

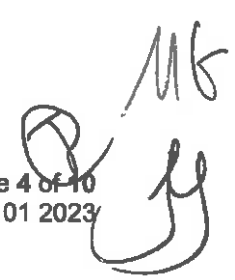
flexiFED 3 ^{Med}	Risk	Savings	Total Contribution
Member	R2 949	R26	R2 975
Adult	R2 705	R24	R2 729
Child	R1 046	R9	R1 055

flexiFED 3 ^{Med}	Risk	Savings	Total Contribution
Member	R2 485	R23	R2 508
Adult	R2 280	R19	R2 299
Child	R883	R7	R890

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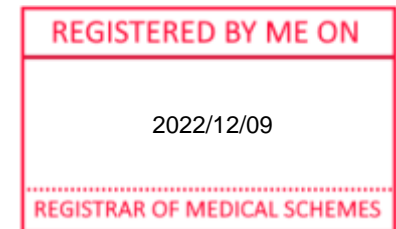
flexiFED 4	Risk	Savings	Total Contribution
Member	R4 451	R29	R4 480
Adult	R4 063	R26	R4 089
Child	R1 338	R9	R1 347

flexiFED 4 ^{1st}	Risk	Savings	Total Contribution
Member	R3 952	R26	R3 978
Adult	R3 615	R24	R3 639
Child	R1 192	R7	R1 199

flexiFED 4 ^{2nd}	Risk	Savings	Total Contribution
Member	R3 332	R23	R3 355
Adult	R3 106	R20	R3 126
Child	R1 023	R6	R1 029

1.3 myFED

myFED – TOTAL CONTRIBUTION			
Income Band	Member	Adult	Child
R1 - R1 202	R 940	R 940	R 577
R1 203 – R6 251	R 1 402	R 1 402	R 597
R6 252 – R8 550	R 1 430	R 1 430	R 661
R8 551 – R10 219	R 1 706	R 1 482	R 834
R10 220 – R12 622	R 2 392	R 2 088	R 918
R12 623 – R14 426	R 3 040	R 2 506	R 1 188
R14 427 +	R 4 123	R 3 756	R 1 571



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1.1 flexiFED^{Savvy}

flexiFED ^{Savvy}	Risk	Savings	Total Contribution
Member	R945	0	R945
Adult	R945	0	R945
Child	R709	0	R709

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 payment remittance advice for members fully disclosing any changes made to membership and/or contributions.

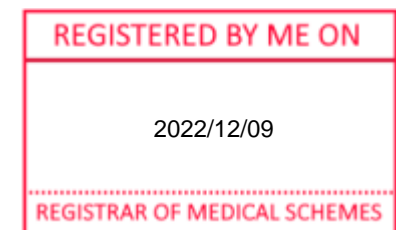
The member has the option to pay contributions in **advance**, these contributions shall be paid to the Scheme within **3 days of the beginning of the due month** and shall be accompanied by the required payment remittance advice per member fully disclosing any changes made to membership and/or contributions.

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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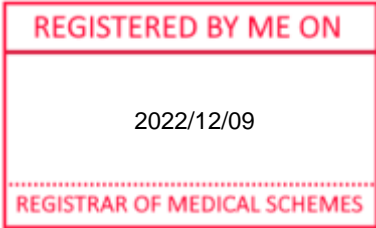
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Penalty bands	Maximum Penalty
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25 + years	0.75 x contribution



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:

$$A = B \text{ minus } (35+C)$$

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

2022 Annualised Savings			
OPTION	P	A	C
maxima PLUS	R7 128	R6 144	R2 196
maxima EXEC	R11 556	R10 032	R3 564
flexiFED 1	R324	R240	R108
flexiFED 1 ^{Elect}	R240	R180	R72
flexiFED 2	R348	R300	R84
flexiFED 2 ^{Grid}	R312	R264	R84

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2022 Annualised Savings			
flexiFED 2 ^{Elect}	R252	R228	R72
flexiFED 3	R348	R312	R120
flexiFED 3 ^{Grid}	R312	R288	R108
flexiFED 3 ^{Elect}	R276	R228	R84
flexiFED 4	R348	R312	R108
flexiFED 4 ^{Grid}	R312	R288	R84
flexiFED 4 ^{Elect}	R276	R240	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.

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 PMSA 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.

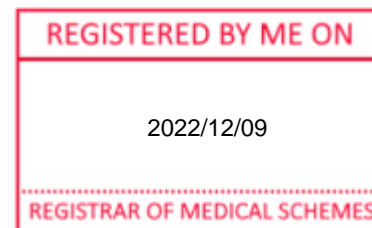
8.1.2. Termination for other reasons

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 LIQUIDATION

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

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