



flexi**FED 3**

Why choosing **Fedhealth** is the smart choice

If you're looking for a trusted medical scheme that offers you greater customisation, innovation and affordability, you've come to the right place. Fedhealth has been providing South Africans with quality medical aid since 1936, and with reserves of R1,54 billion and a Global Credit Rating of AA- retained for 17 consecutive years, we are more than capable of paying our members' claims.

About flexi**FED**

Our flagship flexi**FED** options are excellent hospital plans with some built-in day-to-day benefits – taking your unique life stage and family composition into account.


You've downloaded the **flexiFED 3** option brochure. This option offers excellent cover for growing families with enhanced maternity and childhood benefits, and a basic dentistry benefit once in Threshold.



Choose to **save money with our discount options**

Want to save some real money on your monthly contribution? We give you two ways to do just that! With Fedhealth, you can choose between **two optional variants** to add a substantial discount to your monthly medical aid contributions:

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GRID – save 10%
In exchange for 10% off your monthly contribution, you must use one of the 120 Fedhealth GRID network hospitals countrywide for all planned procedures. This doesn't apply to emergencies.
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Elect – save 25%
To get 25% off your monthly contribution, you pay a R14 700 co-payment on all planned hospital procedures at any private hospital. This doesn't apply to emergencies.

Choose how to pay **for your day-to-day savings**

Use it as a **hospital plan only**

If you want to keep your contributions as low as possible while ensuring complete peace of mind should you be admitted to hospital, the flexiFED hospital plan is perfect for you.

What makes our hospital plans special?

Because unlike other hospital plans that only pay for hospital related expenses, our flexiFED plans go further by covering members for a range of day-to-day benefits as well. These include all our unique benefits and certain plans offer even more built in day-to-day benefits for things like optometry, maternity, childhood benefits and mental health... all at no additional cost to the member.

flexiFED 3	Member Total	Adult Total	Child Total		flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level
Any hospital	R3 796	R3 477	R1 345		R3 796	R3 404	R2 844	R7 000
GRID	R3 404	R3 122	R1 207		R7 273	R6 526	R5 452	R13 000
Elect	R2 844	R2 608	R1 009		R8 618	R7 733	R6 461	R14 800
					R9 963	R8 940	R7 470	R17 400

Choose how to pay **for your day-to-day savings**

Use it as a **savings plan**

You can enhance your cover even further with an annual pool of funds for day-to-day expenses to cover you for additional benefits that are not already covered on your plan.

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level	Available Day-to-Day*
M	R4 420	R4 028	R3 468	R7 000	R7 488
M+AD	R8 103	R7 356	R6 282	R13 000	R9 960
M+AD+CD	R9 710	R8 825	R7 553	R14 800	R13 104
M+AD+2CD	R11 261	R10 238	R8 768	R17 400	R15 576*

*Maximum Fedhealth savings available per family.



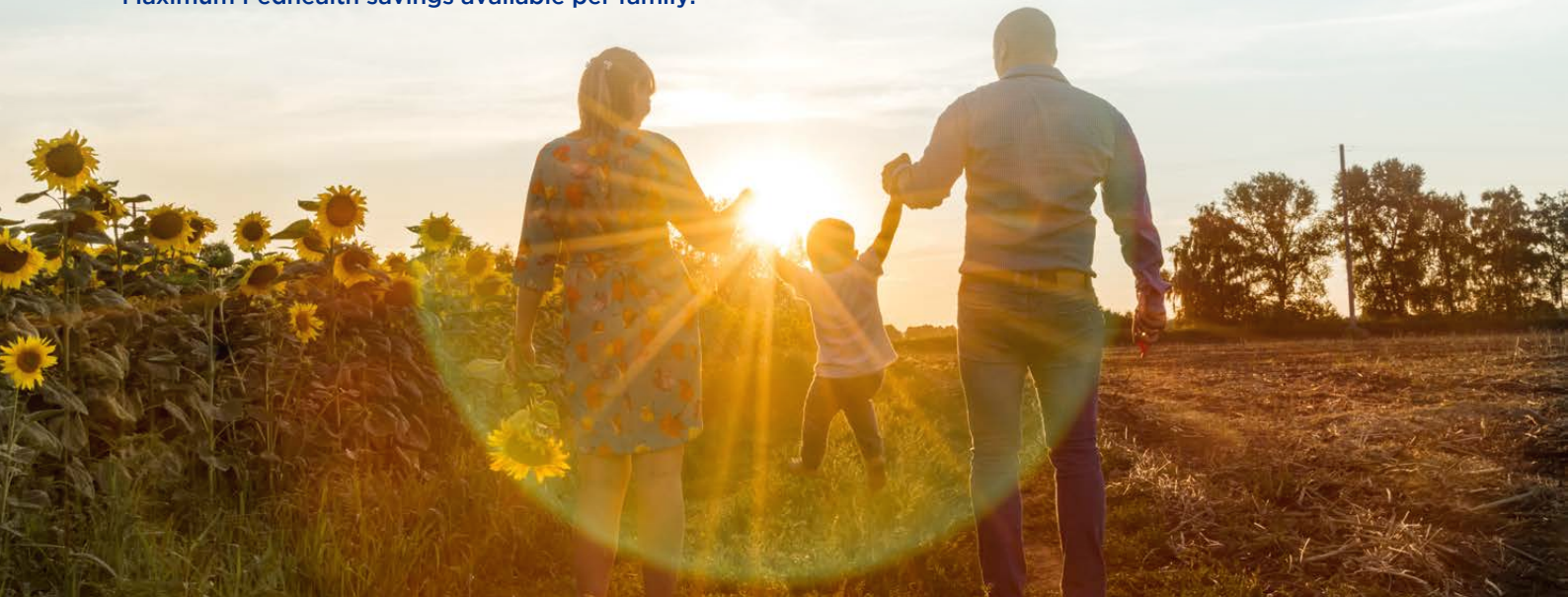
Use it as a **flexible savings plan**

You can choose this route if you want mostly a hospital plan, but like the idea of having flexible savings in case it's needed. You only pay for what you use – interest-free over 12 months.

flexiFED 3	Member Total	Adult Total	Child Total
Any hospital	R3 796	R3 477	R1 345
GRID	R3 404	R3 122	R1 207
Elect	R2 844	R2 608	R1 009

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level	Available Day-to-Day*	Total repayment to the Scheme
M	R3 796	R3 404	R2 844	R7 000	R11 220	Total + Fedhealth Savings used ÷ 12
M+AD	R7 273	R6 526	R5 452	R13 000	R21 492	
M+AD+CD	R8 618	R7 733	R6 461	R14 800	R26 004	
M+AD+2CD	R9 963	R8 940	R7 470	R17 400	R29 988*	

*Maximum Fedhealth savings available per family.



Need more convincing? Check out more of flexiFED 3's great benefits.



Preventative and screening benefit

Screenings like HIV tests, Pap smears, HPV PCR tests, cholesterol screening, wellness and preventative screenings and flu vaccines.



In-hospital benefit

Unlimited accident and emergency treatment at any private hospital. Unlimited hospital cover for planned procedures.



Lifestyle benefit

Female contraception paid from Risk.



Chronic disease cover

Unlimited cover for 27 (CDL) chronic conditions.



Rich maternity benefit

Cover for natural deliveries, private ward cover, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 12 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit. PLUS many more!



Customised childhood benefit

Paediatric consultation without referral up to 24 months old, Additional chronic benefit for children up to 18 with asthma, eczema and acne up to the age of 21; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old.



Basic dentistry in Threshold

Basic dentistry benefit once the Threshold level has been reached, includes two annual consultations per beneficiary including x-rays, scaling and polishing, fillings, extractions and root canal.



Enhanced preventative and screening benefit

HPV vaccine.



Optical benefit

Up to R1 930 per beneficiary every 24 months.



Cover for chronic medication for mental health conditions

ADHD (for children 6 -18 years old), depression, generalised anxiety disorder, post-traumatic stress disorder subject to an annual limit of R3 200 per family.

flexiFED 3 plans provide:

Threshold benefit

Once day-to-day claims have accumulated to the Threshold level, certain claims will be paid from the Threshold benefit. These include basic dentistry and unlimited nominated network GP visits.

Finally, you will enjoy this collection of unique benefits on every flexiFED option – you'll have to search far and wide to get similar value on another scheme!



Unlimited GP visits



Female contraceptives



Post-hospitalisation treatment



7 days of take-home medicine



Child rates for financially dependent children up to the age of 27



Upgrades within 30 days of a life-changing event



Specialised radiology



Trauma treatment at a casualty ward



Only pay for three children

Get in touch with us today to join Fedhealth!

Simply talk to your broker or call us on **0860 002 153** on Mondays to Thursdays (8h30 - 17h00) or Fridays (09h30 - 17h00).

Or, if you're ready to join right now, complete the **flexiFED 3 Application Form:** <https://www.fedhealth.co.za/online-application/>