

ZOOM

Summary of benefit changes per Fedhealth option for 2024

flexiFED Savvy

For 2024, Fedhealth has simplified how we describe the way in which members choose to fund their day-to-day expenses. We now just refer to hospital plans, savings plans (fixed) or flexible savings plans (flexible).

- Flexible and fixed Fedhealth Savings amounts remain **unchanged**.

Available Fedhealth Savings on Savings Plans

flexiFED Savvy	
Family limit	R4 800

Available Fedhealth Savings on Flexible Savings Plans

flexiFED Savvy	
Family limit	R6 000

- No change** to reimbursement rates in-hospital
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for use of non-network hospitals **increased** from R8 000 to R8 600.
- Co-payment for use of non-network day surgery facility **increased** from R2 200 to R2 500.
- Co-payment for use of non-network mental health facility **increased** from R8 000 to R8 600.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.



2024 Contributions

flexiFED Savvy	
Member	R965
Adult dependant	R965
Child dependant	R709

flexiFED 1

For 2024, Fedhealth has simplified how we describe the way in which members choose to fund their day-to-day expenses. We now just refer to hospital plans, savings plans (fixed) or flexible savings plans (flexible).

- Fixed Fedhealth Savings amounts remain **unchanged**.

Available Fedhealth Savings on Savings Plans

flexiFED 1	
M	R3 744
M+AD	R5 616
M+AD+CD	R6 852
M+AD+2CD	R8 724

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 1	
M	R6 540
M+AD	R11 664
M+AD+CD	R16 188
M+AD+2CD	R18 576

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 1	M	M + 1	M + 2	M + 2+
2023	R4 600	R7 300	R9 000	R10 700
2024	R5 100	R8 100	R9 900	R11 800

2024 Contributions

flexiFED 1	
Member	R2 201
Adult dependant	R1 725
Child dependant	R806

Increase for family with effect from 1 January 2024:
8.4%



- All other benefit limits **remain unchanged**.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.

Co-payments:

- Increase in all procedure co-payments.
- Co-payments for hysterectomies, adenoidectomies and tonsillectomies 12 years of age and over have been removed.
- Co-payment on non-PMB specialised radiology increased from R3 650 to R3 890.
- Co-payment on trauma treatment in a casualty ward increased from R750 to R800.
- Co-payment for use of non-network hospitals increased from R7 800 to R8 400.
- Co-payment for use of non-network day surgery facility increased from R2 200 to R2 500.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

flexiFED 1^{Elect}

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- Fixed Fedhealth Savings amounts remain unchanged.

Available Fedhealth Savings on Savings Plans

flexiFED 1 ^{Elect}	
M	R3 744
M+AD	R5 616
M+AD+CD	R6 852
M+AD+2CD	R8 724

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 1 ^{Elect}	
M	R6 540
M+AD	R11 664
M+AD+CD	R16 188
M+AD+2CD	R18 576

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 1 ^{Elect}	M	M + 1	M + 2	M + 2+
2023	R4 600	R7 300	R9 000	R10 700
2024	R5 100	R8 100	R9 900	R11 800

2024 Contributions

flexiFED 1 ^{Elect}	
Member	R1 716
Adult dependant	R1 341
Child dependant	R625

flexiFED 2

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- Fixed Fedhealth Savings amounts remain **unchanged**.

Available Fedhealth Savings on Savings Plans

flexiFED 2	
M	R4 980
M+AD	R7 488
M+AD+CD	R11 832
M+AD+2CD	R15 576

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 2	
M	R9 828
M+AD	R18 588
M+AD+CD	R23 100
M+AD+2CD	R26 004

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 2	M	M + 1	M + 2	M + 2+
2023	R5 200	R9 700	R11 000	R13 100
2024	R5 800	R10 700	R12 100	R14 500

Co-payments:

- Increase** in all procedure co-payments.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement, hysterectomies, adenoidectomies and tonsillectomies, 12 years of age and over have been **removed**.
- flexiFED 2 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.
- Co-payment on non-PMB specialised radiology **increased** from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

Increase for family with effect from 1 January 2024:

8.4%



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- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- Increase** in Threshold levels w.e.f. 01/01/2024.

Co-payments:

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- Co-payments for hysterectomies, adenoidectomies and tonsillectomies 12 years of age and over have been **removed**.
- Co-payment on non-PMB specialised radiology **increased** from R3 650 to R3 890.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for all admissions to hospital except accidents and emergencies increased from R13 800 to R14 700.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

Increase for family with effect from 1 January 2024:

13.4%



- All other benefit limits **remain unchanged**.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- Increase** in Threshold levels w.e.f. 01/01/2024.

2024 Contributions

flexiFED 2	
Member	R3 328
Adult dependant	R2 961
Child dependant	R982

flexiFED 2^{GRID}

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- Fixed Fedhealth Savings amounts remain **unchanged**.

Available Fedhealth Savings on Savings Plans

flexiFED 2 ^{GRID}	
M	R4 980
M+AD	R7 488
M+AD+CD	R11 832
M+AD+2CD	R15 576

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 2 ^{GRID}	
M	R9 828
M+AD	R18 588
M+AD+CD	R23 100
M+AD+2CD	R26 004

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 2 ^{GRID}	M	M + 1	M + 2	M + 2+
2023	R5 200	R9 700	R11 000	R13 100
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Co-payments:

- Increase** in all procedure co-payments.
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- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for use of non-network hospitals **increased** from R13 800 to R14 700.
- Co-payment for use of non-network day surgery facility **increased** from R2 200 to R2 500.
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flexiFED 2^{Elect}

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Increase in Threshold levels w.e.f. 01/01/2024

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2024	R5 800	R10 700	R12 100	R14 500

Co-payments:

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Increase for family with effect from 1 January 2024:

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- Screening benefit:
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 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.

2024 Contributions

flexiFED 2 ^{GRID}	
Member	R2 984
Adult dependant	R2 660
Child dependant	R881

Increase for family with effect from 1 January 2024:

13.5%



- All other benefit limits **remain unchanged**.
- Screening benefit:
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 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.

2024 Contributions

flexiFED 2 ^{Elect}	
Member	R2 491
Adult dependant	R2 227
Child dependant	R740

flexiFED 3

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Available Fedhealth Savings on Savings Plans

flexiFED 3	
M	R7 488
M+AD	R9 960
M+AD+CD	R13 104
M+AD+2CD	R15 576

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 3	
M	R11 220
M+AD	R21 492
M+AD+CD	R26 004
M+AD+2CD	R29 988

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 3	M	M + 1	M + 2	M + 2+
2023	R6 300	R11 800	R13 400	R15 800
2024	R7 000	R13 000	R14 800	R17 400

Co-payments:

- Increase** in all procedure co-payments.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement and hysterectomies have been removed.
- flexiFED 3 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.
- Co-payment on non-PMB specialised radiology **increased** from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

2024 Contributions flexiFED 3

Member	R3 796	Adult dependant	R3 477	Child dependant	R1 345
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flexiFED 3^{GRID}

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Increase in Threshold levels w.e.f. 01/01/2024

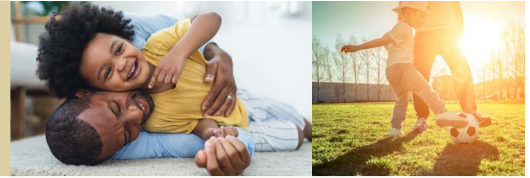
flexiFED 3 ^{GRID}	M	M + 1	M + 2	M + 2+
2023	R6 300	R11 800	R13 400	R15 800
2024	R7 000	R13 000	R14 800	R17 400

Co-payments:

- Increase** in all procedure co-payments.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement and hysterectomies have been **removed**.
- Co-payment on non-PMB specialised radiology increased from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for use of non-network hospitals **increased** from R13 800 to R14 700.
- Co-payment for use of non-network day surgery facility **increased** from R2 200 to R2 500.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

Increase for family with effect from 1 January 2024:

13.4%



- Oncology limit increased from R311 900 to R350 000.
- All other benefit limits **remain unchanged**.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- A new contracted provider**, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare.

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2024 Contributions

flexiFED 3 ^{GRID}	
Member	R3 404
Adult dependant	R3 122
Child dependant	R1 207

flexiFED 3^{Elect}

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Available Fedhealth Savings on Savings Plans

flexiFED 3 ^{Elect}	
M	R7 488
M+AD	R9 960
M+AD+CD	R13 104
M+AD+2CD	R15 576

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 3 ^{Elect}	
M	R11 220
M+AD	R21 492
M+AD+CD	R26 004
M+AD+2CD	R29 988

Increase in Threshold levels w.e.f. 01/01/2024

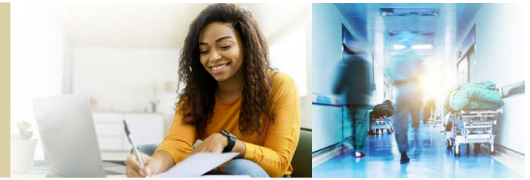
flexiFED 3 ^{Elect}	M	M + 1	M + 2	M + 2+
2023	R6 300	R11 800	R13 400	R15 800
2024	R7 000	R13 000	R14 800	R17 400

Co-payments:

- Increase** in all procedure co-payments.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement and hysterectomies have been **removed**.
- Co-payment on non-PMB specialised radiology increased from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for use of non-network hospitals **increased** from R13 800 to R14 700.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

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2024 Contributions

flexiFED 3 ^{Elect}	
Member	R2 844
Adult dependant	R2 608
Child dependant	R1 009

flexiFED 4

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Available Fedhealth Savings on Savings Plans

flexiFED 4	
M	R12 468
M+AD	R21 828
M+AD+CD	R24 900
M+AD+2CD	R28 680

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 4	
M	R15 012
M+AD	R28 716
M+AD+CD	R33 240
M+AD+2CD	R37 752

Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 4	M	M + 1	M + 2	M + 2+
2023	R16 800	R30 600	R34 700	R38 800
2024	R18 500	R33 700	R38 200	R42 700

Co-payments:

- Increase** in all procedure co-payments.
- Co-payment for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement has been **removed**.
- flexiFED 4 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.
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2024 Contributions

flexiFED 4	
Member	R5 081
Adult dependant	R4 637
Child dependant	R1 528

flexiFED 4^{GRID}

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2024 Contributions

flexiFED 4 ^{GRID}	
Member	R4 552
Adult dependant	R4 163
Child dependant	R1 372

flexiFED 4^{ELECT}

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- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Co-payment for use of non-network hospitals **increased** from R13 800 to R14 700.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

Increase for family with effect from 1 January 2024:

13.4%



- All other benefit limits **remain unchanged**.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- A new contracted provider**, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare.

2024 Contributions

flexiFED 4 ^{ELECT}	
Member	R3 805
Adult dependant	R3 546
Child dependant	R1 167

maxima EXEC

- All other benefit limits **remain unchanged**.
- Savings amounts remain unchanged.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
- A new contracted provider**, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare.

Increase for family with effect from 1 January 2024:

13.4%



THRESHOLD LEVELS 2023 VS. 2024

maxima EXEC	Member	Adult dependant	Child dependant
2023	R16 400	R12 600	R4 200
2024	R18 100	R13 800	R4 700

Co-payments:

- Increase** in all procedure co-payments.
- Co-payment for the involuntary use of non-contracted provider for non-pmb single hip and knee joint replacements has been **removed**.
- maxima **EXEC covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.**
- Co-payment on non-PMB specialised radiology **increased** from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

2024 CONTRIBUTIONS

maxima EXEC	Risk	Savings	Total	Annual Threshold
Member	R8 456	R963	R9 419	R18 100
Adult dependant	R7 340	R836	R8 176	R13 800
Child dependant	R2 613	R297	R2 910	R4 700

maxima PLUS

- All other benefit limits **remain unchanged**.
- Savings amounts remain unchanged.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- Annual Out-of-hospital Expenses Benefit (OHEB) unchanged.
- Screening benefit:
 - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
 - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older
 - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
- A new contracted provider**, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare.

Increase for family with effect from 1 January 2024:

13.4%



THRESHOLD LEVELS 2023 VS. 2024

maxima PLUS	Member	Adult dependant	Child dependant
2023	R18 900	R14 700	R5 100
2024	R20 800	R16 200	R5 600

Co-payments:

- Increase** in procedure co-payment: voluntary use of non-contracted provider for non-PMB hip and knee replacements.
- Co-payment for the involuntary use of non-contracted provider for non-pmb single hip and knee joint replacements has been **removed**.
- maxima **PLUS covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.**
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

2024 CONTRIBUTIONS

maxima PLUS	Risk	Savings	Total	Annual Threshold	Annual OHEB
Member	R14 289	R594	R14 883	R20 800	R9 794
Adult dependant	R12 334	R512	R12 846	R16 200	R7 067
Child dependant	R4 415	R183	R4 598	R5 600	R2 171

myFED

myFED is the perfect starter healthcare for previously uncovered or lower income employees. This option is competitively priced, and offers sound in-hospital, chronic, screening and day-to-day benefits, a free myFED Baby Programme and unlimited visits at nominated myFED contracted GPs.

- No change to reimbursement rates in-hospital.
- **Co-payment** for elective caesarean increased from R13 800 to R14 700.
- **Co-payment** for voluntary use of non-network hospitals has **increased** from R13 800 to R14 700.
- **Co-payment** for use of non-network day surgery facility **increased** from R2 200 to R2 500.
- **Co-payment** for use of non-network Mental Health facility increased from R3 820 to R4 070.
- **Co-payment** on trauma treatment in a casualty ward **increased** from R750 to R800.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.



2024 CONTRIBUTIONS

Highest household income per month	Member	Adult dependant	Child dependant
1 - 6 251	R1 590	R1 590	R677
6 252 - 8 550	R1 622	R1 622	R750
8 551 - 10 219	R1 935	R1 681	R946
10 220 - 12 622	R2 713	R2 368	R1 041
12 623 - 14 426	R3 448	R2 842	R1 347
>14 427+	R4 676	R4 260	R1 782

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**



DISCLAIMER: This document is a summary for information purposes only and does not supersede the rules of the Scheme. In the event of any discrepancy between this summary and the Rules, the Rules will prevail. A copy of the Rules is available on request.