



Provider Networks. Let our family take care of yours.

We're proud of our partnership model, with our four networks covering all the bases of healthcare: pharmacy, family practitioner, specialist and hospital. But to get the best of your benefits, it's vital that you understand just how to make proper use of each network.

Let's take a comprehensive look at the benefits of each network, how to easily find contracted practitioners and facilities, and also explain the implications for you as a member should you choose to use non-network providers.

The medicine chest

With over 1 750 pharmacies currently belonging to the network (including all major retailers like Dis-Chem and Clicks Pharmacy and over 1 000 independent pharmacies), this means that 89% of all members have access to a Network Pharmacy within a 10km radius of where they reside.

Most importantly, use of our Pharmacy Partners ensures no co-payments on dispensing fees, so you save each time you hand in a prescription!

Locating a participating pharmacy is as simple as a few mouse clicks, with the Pharmacy Locator easily accessible on the Fedhealth website at www.fedhealth.co.za. Select Member Tools on the home page and then click on the "Find a FP, Specialist or Pharmacy" button, followed by a scroll down to the Locator at the bottom of the page, "Find a Healthcare Professional" will allow you to search for a pharmacy based on location, or find out whether your pharmacy is on the network or not by selecting "Is my Healthcare Professional on the Network?"

Remember, it's your choice to use whichever pharmacy you prefer, but bear in mind that the Scheme's gone to great lengths to negotiate dispensing fees with the participating pharmacies. Pharmacies may charge up to 26% for dispensing fees, while our negotiated fees are substantially lower to save you money.

What's up Doc?

With over 4 700 doctors currently belonging to the network, this means that 96% of all members have access to a Network Doctor within a 10km radius of where they reside.

On our comprehensive plans, Maxima Plus, Maxima Exec, Maxima Standard, Maxima StandardNet and Maxima Basis, should you make use of a Network FP, the full cost of the consultation is paid from OHEB and never from your Savings, with full accumulation at the negotiated rate to your threshold level. Once OHEB is depleted, FP consultations will then be paid in full from Risk (by the Scheme), and the benefit then also becomes UNLIMITED! That means you seeing your doctor as often as you like and never having to pay for a doctor's consult from your own pocket again – provided you make use of a network doctor.

On Maxima Saver and Maxima EntrySaver, we offer the following Network FP benefit:

Maxima Saver: Consultations at a Fedhealth Network FP will be covered from your Savings. Once your Savings has been depleted, Fedhealth will cover unlimited FP visits at a nominated Fedhealth Network FP.

Maxima EntrySaver: Consultations at a Fedhealth Network FP will be covered from your Savings. Once your Savings has been depleted, Fedhealth will cover unlimited FP visits at a nominated Fedhealth Network FP.

Once again we'll point out that it's your choice to use whichever doctor you prefer. But should you choose to use non-network FPs, the full consultation fee will then be refunded from your Savings Account and OHEB and will accumulate to your threshold level at 100% of the Fedhealth Rate. Once your day-to-day benefits (Savings and OHEB) are depleted and you are in your Self Payment Gap you will have to pay for your FP consultations from your own pocket. Once you have reached your threshold level, consultations with non-network FPs will be refunded up to 100% of the Fedhealth Rate leaving you with a possible co-payment.

Locating a contracted FP is once again a simple online process, with the Locator easily accessible on the Fedhealth website at www.fedhealth.co.za. Select Member Tools on the home page and then click on the "Find a FP, Specialist or Pharmacy" button, followed by a scroll down to the Locator at the bottom of the page, "Find a Healthcare Professional" will allow you to search for a FP based on location, or find out whether your FP is on the network or not by selecting "Is my Healthcare Professional on the Network?"

Specialist care

With over 3 700 specialists from all disciplines signed up to the network, this means that our members are guaranteed easy access to a specialist in their area.

In short, use of our Specialist Partners ensures no co-payments in hospital and a fixed-rate for out-of-hospital consultations, but let's go in to more detail to show just what an incredible benefit the specialist network is.

In-hospital:

Network specialists: regardless of option, we encourage you to only use specialists on the network for your in-hospital treatment for a simple reason - the specialist account is then refunded in full without any shortfalls payable by yourself, so you save money when you need it most!

Non-network specialists: Using a non-network specialist will result in the Scheme reimbursing only up to the Fedhealth Rate, and you then having to pay for any shortfalls from your own pocket, which in turn can end up being a very costly experience!

Out-of-hospital:

Network specialists: the Scheme has negotiated fixed tariffs with all our network specialists. This means that your account will be paid in full from your day-to-day Benefits (Savings Account and OHEB) and will also accumulate in full to your threshold level. Once you're in threshold, consultations with network specialists will still be covered in full from your Threshold Benefit. This part of the benefit definitely deserves proper mention, as we all know that good specialist care doesn't come cheap.

Non-network specialists: Should you decide to make use of a non-network specialist for your out-of-hospital consultations, the account will be refunded from your day-to-day benefits (Savings Account and OHEB) up to cost and accumulate to and be refunded from the Threshold Benefit at 100% of the Fedhealth Rate only. We have no control of what the specialist may charge you, so you're simply opening yourself up to additional costs and unnecessary costs at that. Be advised - you have been warned!

Locating a contracted Fedhealth specialist also couldn't be simpler! The Locator is easily accessible on the Fedhealth website at www.fedhealth.co.za after using your username and password to login to the secure site. By clicking on the Locator button, found at the top left of the page, "Find a Healthcare Professional" will allow you to search for a specialist based on location, or to find out whether your specialist is contracted to Fedhealth or not, click on "Is my Healthcare Professional on the Network?".

Time in the ward

Fedhealth also has a growing number of network hospitals to complete our circle of care.

Should you be a Maxima EntryZone, Maxima EntrySaver or Maxima StandardElect member, use of our Hospital Partners ensures you a lower monthly contribution. But what it also means is that use of a network hospital for you is compulsory. Voluntary use of non-network hospitals will automatically result in a R5 270 co-payment for your hospital stay on Maxima EntryZone and Maxima EntrySaver, and a R10 000 co-payment on Maxima StandardElect, over and above any part of the bill that may not be covered.

Refer to your option-specific brochure for a full list of participating hospitals.

The Fedhealth networks were established with you in mind: to keep contribution increases low, while still granting you access to the best available care. They were also created to ensure sustainability of the Scheme and to facilitate the support of the contracted practitioners. Use of the networks means we all benefit. But for you as a member, it means you save money. And you can't say fairer than that.



CONTACT NUMBERS

Please 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 9720/18	0861 116 016

