

# ZOOM



## Day-to-day benefits on **Fedhealth 2025**

### flexiFED options

Use your flexiFED option as a hospital plan only but with a day-to-day savings back-up plan

If members want to keep their contributions as low as possible while ensuring complete peace of mind should they be admitted to hospital, the flexiFED hospital plan is perfect for them. However, they can also access a **day-to-day savings back-up plan** in case they need it.

They can simply use the Fedhealth Savings they need - that's all they will have to pay for - interest-free over 12 months. The amounts below\* are how much Fedhealth Savings members have available based on their option and family composition.

The amount they activate will be divided by 12 and added to their hospital plan contribution.



### What makes our hospital plans special?

Unlike other hospital plans that only pay for hospital related expenses, Fedhealth's flexiFED plans go further by covering members for a range of day-to-day benefits as well.

These include unlimited cover for female contraceptives, unlimited cover for trauma treatment in a casualty ward (with a co-pay), unlimited cover for MRI/CTscans (with a co-pay), 7 days' supply of take-home medicine post-discharge, 30-day post-hospital benefit, unlimited GP consults and dentistry. 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.

### CONTACT DETAILS

For more information, please visit [fedhealth.co.za](https://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

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# Hospital plan contributions

**Please note:** Remember, you can access your day-to-day savings back-up plan even while on a hospital plan. The amount of Fedhealth Savings you do end up using will be divided by 12 and added to your monthly contribution.

## flexiFED 1

	Member Total	Adult Total	Child Total
Network hospitals	R2 505	R1 963	R917
Elect	R1 953	R1 526	R711

	flexiFED 1	flexiFED 1 <sup>Elect</sup>	Annual Threshold Level
<b>M</b>	<b>R2 505</b>	<b>R1 953</b>	R5 400
<b>M+AD</b>	R4 468	R3 479	R8 600
<b>M+AD+CD</b>	R5 385	R4 190	R10 500
<b>M+AD+2CD</b>	R6 302	R4 901	R12 500

## flexiFED 2

	Member Total	Adult Total	Child Total
Any hospital	R3 787	R3 370	R1 118
GRID	R3 396	R3 027	R1 003
Elect	R2 835	R2 534	R842

	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level
<b>M</b>	R3 787	R3 396	R2 835	R6 200
<b>M+AD</b>	<b>R7 157</b>	<b>R6 423</b>	<b>R5 369</b>	R11 300
<b>M+AD+CD</b>	R8 275	R7 426	R6 211	R12 800
<b>M+AD+2CD</b>	R9 393	R8 429	R7 053	R16 400

## flexiFED 3

	Member Total	Adult Total	Child Total
Any hospital	R4 320	R3 957	R1 531
GRID	R3 874	R3 553	R1 374
Elect	R3 236	R2 968	R1 148

	flexiFED 3	flexiFED 3 <sup>GRID</sup>	flexiFED 3 <sup>Elect</sup>	Annual Threshold Level
<b>M</b>	R4 320	R3 874	R3 236	R7 900
<b>M+AD</b>	R8 277	R7 427	R6 204	R13 700
<b>M+AD+CD</b>	<b>R9 808</b>	<b>R8 801</b>	<b>R7 352</b>	R15 600
<b>M+AD+2CD</b>	R11 339	R10 175	R8 500	R18 400

## flexiFED 4

	Member Total	Adult Total	Child Total
Any hospital	R5 782	R5 277	R1 739
GRID	R5 180	R4 737	R1 561
Elect	R4 330	R4 035	R1 328

	flexiFED 4	flexiFED 4 <sup>GRID</sup>	flexiFED 4 <sup>Elect</sup>	Annual Threshold Level
<b>M</b>	R5 782	R5 180	R4 330	R21 200
<b>M+AD</b>	R11 059	R9 917	R8 365	R36 800
<b>M+AD+CD</b>	R12 798	R11 478	R9 693	R41 700
<b>M+AD+2CD</b>	<b>R14 537</b>	<b>R13 039</b>	<b>R11 021</b>	R46 600

## \*Back-up day-to-day savings available

flexiFED 1 Fedhealth Savings		flexiFED 2 Fedhealth Savings		flexiFED 3 Fedhealth Savings		flexiFED 4 Fedhealth Savings	
M	R6 890	M	R10 340	M	R11 810	M	R15 800
M+AD	R12 280	M+AD	R19 560	M+AD	R22 610	M+AD	R30 210
M+AD+CD	R17 030	M+AD+CD	R24 310	M+AD+CD	R27 360	M+AD+CD	R34 970
M+AD+2CD	R19 550	M+AD+2CD	R27 360	M+AD+2CD	R31 550	M+AD+2CD	R39 720



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Sanlam healthcare partner

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## Use your flexiFED option as a savings plan

Members can enhance their cover even further with an annual pool of funds for day-to-day expenses to cover them for additional benefits that are not already covered on their plan. When their day-to-day limit is depleted, the Scheme will continue to pay for unlimited GP consults, dental benefits, unlimited MRI/CT scans, trauma treatment in a casualty ward, 7 days' supply of take-home medicine post-discharge, 30-day post-hospital benefit (for things like physio, bloodtests and general radiology), and female contraceptives.



## Savings plan contributions

Fedhealth Savings Plans include a nominal Savings amount as part of your monthly contribution in order to accommodate carry-over Savings from other schemes or previous product structures.

	flexiFED 1	flexiFED 1 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
M	R2 833	R2 281	R5 400	R3 940
M+AD	R4 961	R3 972	R8 600	R5 910
M+AD+CD	R5 986	R4 791	R10 500	R7 210
M+AD+2CD	R7 067	R5 666	R12 500	R9 180

	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
M	R4 224	R3 833	R3 272	R6 200	R5 240
M+AD	R7 814	R7 080	R6 026	R11 300	R7 880
M+AD+CD	R9 313	R8 464	R7 249	R12 800	R12 450
M+AD+2CD	R10 759	R9 795	R8 419	R16 400	R16 390

	flexiFED 3	flexiFED 3 <sup>GRID</sup>	flexiFED 3 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
M	R4 977	R4 531	R3 893	R7 900	R7 880
M+AD	R9 150	R8 300	R7 077	R13 700	R10 480
M+AD+CD	R10 957	R9 950	R8 501	R15 600	R13 790
M+AD+2CD	R12 705	R11 541	R9 866	R18 400	R16 390

	flexiFED 4	flexiFED 4 <sup>GRID</sup>	flexiFED 4 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
M	R6 875	R6 273	R5 423	R21 200	R13 120
M+AD	R12 973	R11 831	R10 279	R36 800	R22 970
M+AD+CD	R14 981	R13 661	R11 876	R41 700	R26 200
M+AD+2CD	R17 052	R15 554	R13 536	R46 600	R30 180

\* Maximum Fedhealth Savings allocation per family

## myFED option

On Fedhealth's myFED option, members enjoy an out-of-hospital benefit funded by the Scheme, which covers benefits like unlimited contracted nominated GP visits.



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# maxiFED option

## maxima EXEC

- **Day-to-day benefits from Risk** – We provide comprehensive day-to-day benefits on maxima EXEC like unlimited Fedhealth Network GP visits once Savings is depleted.
- **Savings** – The Savings Account pays for day-to-day expenses first (from the beginning of the year) and pays expenses up to the actual cost. In some cases, if the member has money available in their Savings Account, they can use this to pay co-payments. However, a co-payment for a Prescribed Minimum Benefit (PMB) condition cannot be paid from the Savings Account. The Savings Account works differently to other benefits, in that the member carries any remaining amount over to the next year.
- **Threshold** – The Threshold benefit pays for certain day-to-day expenses once the member's claims have accumulated up to the required level. The Threshold level is reached through the accumulation of claims paid from the member's day-to-day benefit or self-funded through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 10% co-payment will apply to all claims paid from the Threshold benefit on maxima EXEC. No co-payment will apply to specialist consultations in-network.



## maxima PLUS

- **Day-to-day benefits from Risk** – We provide comprehensive day-to-day benefits on maxima PLUS like unlimited Fedhealth Network GP visits once the Out-of-Hospital Expenses Benefit (OHEB) is depleted.
- **Savings** – The Savings Account pays for day-to-day expenses first (from the beginning of the year) and pays expenses up to the actual cost. In some cases, if the member has money available in their Savings Account, they can use this to pay co-payments. However, a co-payment for a Prescribed Minimum Benefit (PMB) condition cannot be paid from the Savings Account. The Savings Account works differently to other benefits in that the member carries any remaining amount over to the next year.
- **Threshold** – The Threshold benefit pays for certain day-to-day expenses once the member's claims have accumulated up to the required level. The Threshold level is reached through the accumulation of claims paid from the member's day-to-day benefit or self-funded through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold.
- **Out-of-Hospital Expenses Benefit (OHEB)** – This benefit covers day-to-day expenses, after the Savings Account has run out of funds, up to the Fedhealth Rate until the benefit limit has been reached. There are maximum amounts for specific treatments and conditions.

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