flexiFED 2GRID

FEDHEALTH

Sanlam healthcare partner

Increase for family with effect from 1 January 2026: **9.5%**

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 2GRID	
P	R8 724
A	R7 764
C	R2 580

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 2GRID	
P	R12 048
A	R10 728
C	R3 564

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 2GRID** members will activate the **D2D+ benefit** and **unlock R3 500 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the D2D+ benefit won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- Oncology **increased** from R311 900 to R321 570
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 570
- External prosthesis limit **increased** from R12 100 to R12 480 per family
- Mental health in-hospital benefit limit **increased** from R26 400 to R27 220
- Medicine on discharge from hospital (TTO) **increased** from R400 per beneficiary per admission to R412
- Terminal care benefit **increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexi**FED 2GRID** members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged.** Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- **NEW** depression medication benefit of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 2GRID	M	M + 1	M + 2	M + 2+
2025	R6 200	R11 300	R12 800	R16 400

flexiFED 2GRID	P	A	C*
2026	R8 724	R7 764	R2 580

*Calculated to a maximum of 3 children

- Co-payment for use of non-network hospitals **changed** from R15 470 to 30% of the hospital bill
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facilities **changed** from R15 470 to 30% of the hospital bill
- Increase in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 960 to R3 050
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- No **change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN

flexiFED 2GRID	RISK	NOMINAL SAVINGS	TOTAL
Member	R3 693	R26	R3 719
Adult dependant	R3 293	R22	R3 315
Child dependant	R1 091	R7	R1 098

SAVINGS PLAN

flexiFED 2GRID	RISK	SAVINGS	TOTAL
Member	R3 693	R727	R4 420
Adult dependant	R3 293	R647	R3 940
Child dependant	R1 091	R215	R1 306