



Mental Health Benefit

The World Health Organisation defines mental health as a state of wellbeing in which an individual realises his or her own abilities can cope with the normal stresses of life, can work productively and is able to make a contribution to his or her community.

Mental health is fundamental to our collective and individual ability as humans to think, emote, interact with each other, earn a living and enjoy life.

Fedhealth supports members with mental health conditions by making the following benefits available to members, depending on their option.

Chronic Benefit

Chronic medication for mental health conditions is limited to Prescribed Minimum Benefits on my**FED**. flexi**FED**^{Savvy} has a R2 160 benefit for depression (drug list applies), and flexi**FED 1** and flexi**FED 2**, has a R2 400 benefit for depression (drug list applies), while flexi**FED 3** has a R3 300 limit per family for funding of chronic medication for selected non-PMB diagnoses such as depression, anxiety and post-traumatic stress disorder.

Funding of chronic medication for non-PMB mental health conditions on flexi**FED 4**, maxima **EXEC** and maxima **PLUS** to a diagnosis list and chronic limits.

Ambulatory Care Plans

A care plan is a list of the type and number of services that's likely to be needed for management of a diagnosis in an out-of-hospital setting. Fedhealth will cover these costs from members' available Scheme limits, subject to the use of the Fedhealth Network Providers. Once their Scheme limits are used up, further services, as listed in their care plan, will continue to be paid from Risk. To ensure payment from the correct benefit, make sure that every claim sent has an ICD-10 code reflected on it.

The Prescribed Minimum Benefits allow for a combined benefit of up to 21 days in-hospital or up to 15 out-of-hospital psychotherapy sessions for major affective disorders. These out-of-hospital psychotherapy sessions are made available as part of the member's care plan on request from their treating healthcare provider.



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

In-hospital Benefits

As above, the Prescribed Minimum Benefits allow for a combined benefit of up to 21 days in-hospital or up to 15 out-of-hospital psychotherapy sessions for major affective disorders. Admission benefit of up to 21 days in-hospital or up to 15 out-of-hospital which the member's doctor should obtain.

Factors to consider before an admission:

- Is the member's doctor on the Fedhealth Network? All Scheme options have a GP and specialist network applicable. Should the member choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs and specialists. The member will have a shortfall should the healthcare professional charge more.
- Is the hospital/facility that the member is being admitted to part of the network list applicable to their option?
 - The my**FED** option utilises the Mental Health Hospital Network and admission to a non-network facility will attract a 30% co-payment.
 - All admissions for members on the Elect options will attract a R15 950 co-payment.
 - The flexi**FED**^{Savvy} option utilises the Mental Health Hospital Network and admission to a non-network facility will attract a 30% co-payment.
 - flexi**FED 1** utilises the Mental Health Hospital Network and admission to a non-network facility will attract a 30% co-payment.
 - The flexi**FED**^{GRID} options utilise the Mental Health Hospital Network and admission to a non-network facility will attract a 30% co-payment.

Mental Health Programme

Available on flexi**FED 4**, maxima **EXEC** and maxima **PLUS** only

Fedhealth's Mental Health Programme is available to qualifying members who've been diagnosed with mental health conditions including depression and bipolar mood disorder.

The programme uses innovative solutions for member empowerment and education with the aid of a dedicated Care Manager. Email mentalhealth@fedhealth.co.za for more information.