ZOOM

FEDHEALTH

Sanlam healthcare partner

The Screening Benefit

Packed with screenings for every life stage, Fedhealth's screening benefit was created to stretch members' day-to-day benefits by paying more from Risk.

Fedhealth pays for screenings for women's, children's, cardiac, as well as general health (like an annual flu vaccine). And on the most comprehensive options, the benefit even includes screening and preventative programmes for older members.

Preventative health

The screening benefit pays for expenses from Risk previously covered from day-to-day benefits. This means that the Scheme helps to ease the associated costs of looking after personal health and children's health, as well as screening for cardiac disease. Here's an explanation of each tier of the benefit and how it covers members:

Women's Health

Pap smears for Cervical Cancer Screening

For female beneficiaries aged between 21 and 65 years, pap smears are paid for by the Scheme on all options (excluding my**FED**), with a limit of one pap smear every three years.

HPV PCR test

For female beneficiaries aged between 21 and 65 years, HPV PCR tests are paid for by the Scheme on all options (excluding sure**FED**^{Essential} and my**FED**), with a limit of one HPV PCR test every five years.

Men's Health

Prostate Specific Antigen (PSA)

For male beneficiaries aged between 45 and 69 years, PSA tests are paid for by the Scheme on all options except flexi**FED**^{Savvy} and sure**FED**^{Essential}, with a limit of one test every year.

Children's Health

For beneficiaries up to 12 years of age, every aspect of child immunisation is paid from Risk (as per the State Expanded Programme for Immunisation). It applies to ALL options (with the exception of my**FED** and flexi**FED**^{Savvy} which does not cover the screening benefit).

Whether members choose to visit a GP, Specialist General Medicine Practitioner, Paediatrician, Nursing Sister or their local pharmacy – the immunisations listed below will ALL be covered by the benefit. However, depending on the practitioner, an additional service fee may be charged which the Scheme will not fund.

Please note that various limits apply:

Age of child	Vaccine
At birth	Tuberculosis (Bacilles Calmette Guerin)
	OPV (0) Oral Polio Vaccine
6 weeks	OPV (1) Oral Polio Vaccine
	RV (1) Rotavirus Vaccine
	DTaP-IPV//Hib (1) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and Haemophilus influenzae type b Combined
	Hep B (1) Hepatitis B Vaccine
	PCV7 (1) Pneumococcal Conjugated Vaccine
10 weeks	DTaP-IPV//Hib (2) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and Haemophilus influenzae type b Combined
	Hep B (2) Hepatitis B Vaccine
14 weeks	RV (2) Rotavirus Vaccine (not to be administered after 24 weeks)
	DTaP-IPV//Hib (3) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and Haemophilus influenzae type b Combined
	Hep B (3) Hepatitis B Vaccine
	PCV7 (2) Pneumococcal Conjugated Vaccine
9 months	Measles Vaccine (1)
	PCV7 (3) Pneumococcal Conjugated Vaccine
18 months	DTaP-IPV//Hib (4) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and Haemophilus influenzae type b Combined
	Measles Vaccine (2)
6 years	Td Vaccine Tetanus and reduced strength of diphtheria Vaccine
12 years	Td Vaccine Tetanus and reduced strength of diphtheria Vaccine

HPV Vaccine

For girl beneficiaries aged 9 to 16 years old, two doses per lifetime. The scheme covers the **Cervaix and Gardasil vaccines** only. This benefit is available on flexi**FED 2**, **3** and **4**, sure**FED**^{Plus} as well as maxima **EXEC** and maxima **PLUS**.

For all beneficiaries aged 5 to 8 **optical screening** is covered by the scheme with a limit of one screening per lifetime. This benefit is available on flexi**FED 4** as well as maxima **EXEC** and maxima **PLUS.**

Cardiac Health

Cholesterol Screening - Full Lipogram

For beneficiaries aged 20 and older, Fedhealth pays for a full lipogram conducted by a pathology lab. How this differs from a benefit covered by most other schemes, is that it's not a pharmacy-based screening involving a simple finger prick test, but a comprehensive lipogram offered to members by pathology professionals. Cholesterol screening is covered on all options (excluding my**FED**, sure**FED**^{Essential} and flexi**FED**^{Savvy}) with a limit of one lipogram every five years.

Over 40s

Mammograms for Breast Cancer Screening

For beneficiaries aged 40 and older, mammograms are paid for by the Scheme on all options (excluding my**FED**, sure**FED**[Essential] and flexi**FED**[Savvy]), with a limit of one mammogram every two years.

Pneumococcal Immunisation

For beneficiaries aged 65 and older, this benefit covers the cost of two pneumococcal immunisations per lifetime at a GP, Specialist General Medicine Practitioner, nurse or pharmacy. The benefit applies to all options (excluding my**FED**, sure**FED**[Essential], sure**FED**[Plus] and flexi**FED**[Savvy]). Once again, remember that depending on the practitioner, an additional service fee may be charged which the Scheme will not fund.

Bone Densitometry

For female beneficiaries aged 65 and older and male beneficiaries aged 70 and older, the Scheme pays for one Bone Densitometry screening every two years on maxima **PLUS** and maxima **EXEC**.

Colorectal Cancer Screening - Faecal Occult Blood Test

For all beneficiaries aged between 50 and 75, Colorectal Cancer Screening is covered by the Scheme once every year on all options (excluding my**FED**, sure**FED**[Essential], sure**FED**[Plus] and flexi**FED**[Savvy]).

General Health

Flu Vaccinations

For all beneficiaries on all options, the Scheme pays for an annual flu vaccine from Risk. That means a FREE flu vaccine for each family member once a year.

HIV finger prick test

For all beneficiaries on all options, the Scheme pays for an annual HIV finger prick test from Risk.

Health Risk Assessments (HRA)

Through this benefit Fedhealth hopes to identify members who are at risk of developing lifestyle diseases like diabetes, high cholesterol and heart disease, and either help them prevent the onset of these conditions through suitable lifestyle interventions, or help them manage their disease through practical advice and steps.

Health Risk Assessments comprise:

1. Wellness screening

Wellness screenings may be conducted by: nurses at wellness days, nurses at pharmacy clinics or by a registered Biokinetics Association of South Africa (BASA) biokineticist. It includes blood pressure, BMI, waist-to-hip ratio (WHR), random glucose and random cholesterol (finger prick) tests.

2. Physical screening

Members may visit any BASA biokineticist to have their physical screening done. The screening includes resting heart rate, body fat percentage, peak expiratory flow rate, flexibility and fitness measurements. Specific risk factors for metabolic syndrome, Type-2 Diabetes and cardiovascular disease are identified through the screening, and personalised activity-related interventions are recommended which will also improve the member's mental wellbeing.

The way forward

Once all steps have been completed, members receive a report with feedback on their overall health and wellbeing. Following these screenings, the member will find out what their 'heart age' is – an easily understood indicator of their overall health. Members may be identified as part of the High Risk or Emerging Risk groups, and flagged as being at risk of developing a chronic lifestyle disease. Should they agree to participate in disease management programmes, they may receive additional wellness intervention benefits. These interventions will be done by a BASA biokineticist, who will refer the member to dieticians, psychologists and General practitioners where applicable (with responsible promotion of Scheme benefits).

Further notes on the screening benefit:

- **NO pre-authorisation!**

The great thing about these benefits is that they don't need to be pre-authorised. When the Scheme receives the claim, e.g. the pathology claim for a pap smear, it will automatically be paid, provided it qualifies in terms of the conditions explained above.

The Fedhealth Screening Benefit is a vastly superior offering to the pharmacy-based wellness programmes offered by most other schemes. It's been created with the member in mind: if members make proper use of it, the benefits and savings are endless.



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.**

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