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flexiFED Contributions Table

flexiFED Hospital Plans

CONTRIBUTIONS

Gross Contributions Starting from*

	Principal member	Adult dependant	Child dependant
flexiFED Savvy	R1 155	R1 155	R849
flexiFED 1	R2 630	R2 061	R963
flexiFED 1 Elect	R2 051	R1 602	R747
flexiFED 2	R4 147	R3 690	R1 224
flexiFED 2 GRID	R3 719	R3 315	R1 098
flexiFED 2 Elect	R3 104	R2 775	R922
flexiFED 3	R4 946	R4 531	R1 753
flexiFED 3 GRID	R4 436	R4 068	R1 573
flexiFED 3 Elect	R3 705	R3 398	R1 314
flexiFED 4	R6 620	R6 042	R1 991
flexiFED 4 GRID	R5 931	R5 424	R1 787
flexiFED 4 Elect	R4 958	R4 620	R1 521

** flexiFED hospital plans also have a nominal savings account so that members joining Fedhealth from other schemes can easily transfer their Medical Savings Account balances to the Scheme. The nominal savings amount is included in the above Gross contributions*

Annual Nominal Savings (included in the Gross Contribution)

	Principal member	Adult dependant	Child dependant
flexiFED Savvy	R0	R0	R0
flexiFED 1	R324	R240	R108
flexiFED 1 Elect	R240	R180	R72
flexiFED 2	R348	R3OO	R84
flexiFED 2 GRID	R312	R264	R84
flexiFED 2 Elect	R252	R228	R72
flexiFED 3	R348	R312	R120
flexiFED 3 GRID	R312	R288	R108
flexiFED 3 Elect	R276	R228	R84
flexiFED 4	R348	R312	R108
flexiFED 4 GRID	R312	R288	R84
flexiFED 4 Elect	R276	R240	R72

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flexiFED Contributions Table

Annual maximum Backup Savings that a member can add to their day-to-day cover

	Principal member	Adult dependant	Child dependant
flexiFED Savvy	R6 528 for all family types		
flexiFED 1	R7 488	R5 880	R2 760
flexiFED 1 Elect	R7 572	R5 940	R2 796
flexiFED 2	R12 012	R10 692	R3 564
flexiFED 2 GRID	R12 048	R10 728	R3 564
flexiFED 2 Elect	R12 108	R10 764	R3 576
flexiFED 3	R14 440	R13 200	R5 112
flexiFED 3 GRID	R14 436	R13 224	R5 124
flexiFED 3 Elect	R14 472	R13 284	R5 148
flexiFED 4	R21 960	R20 052	R6 600
flexiFED 4 GRID	R21 996	R20 076	R6 624
flexiFED 4 Elect	R22 032	R20 124	R6 636

The amount of Backup savings that a member decides to add to their cover will be divided by 12 and added to their gross contribution

WHAT IS THE THRESHOLD BENEFIT ON flexiFED 1, 2, 3 AND 4?

The Threshold Benefit on the flexi**FED** plans is essentially a benefit that's unlocked once the member's day-to-day medical claims, like GP visits or basic dental work, accumulate to a certain Rand amount (the 'threshold level'). After the member hits that Threshold, Fedhealth starts covering those services more generously and often fully pays for certain benefits, such as nominated network GP visits or specific dental treatments depending on the option. For example, on flexi**FED 1, 2 and 3**, once members have spent enough to reach the Threshold, their unlimited visits to a Fedhealth nominated network GP and basic or preventative dentistry are paid from their Threshold Benefit (rather than from their Fedhealth Savings or own pocket).

Annual Threshold Level

	Principal member	Adult dependant	Child dependant
flexiFED Savvy	none		
flexiFED 1	R5 508	R4 320	R2 016
flexiFED 1 Elect	R5 508	R4 320	R2 016
flexiFED 2	R8 724	R7 764	R2 580
flexiFED 2 GRID	R8 724	R7 764	R2 580
flexiFED 2 Elect	R8 724	R7 764	R2 580
flexiFED 3	R10 416	R9 540	R3 696
flexiFED 3 GRID	R10 416	R9 540	R3 696
flexiFED 3 Elect	R10 416	R9 540	R3 696
flexiFED 4	R22 308	R20 364	R6 708
flexiFED 4 GRID	R22 308	R20 364	R6 708
flexiFED 4 Elect	R22 308	R20 364	R6 708

** Claims accumulate at cost on flexi**FED 1, 2 &3** and at scheme rate on flexi**FED 4***

*** Capped to a maximum of 3 children*

**** Claims paid from D2D+ will not accumulate to Threshold*

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flexiFED Contributions Table

flexiFED Savings Plans

CONTRIBUTIONS

	Risk Contribution			Savings*			Total		
	P	A	C	P	A	C	P	A	C
flexiFED Savvy	R1 155	R1 155	R849	R445	R0	R0	R1 600	R1 155	R849
flexiFED 1	R2 603	R2 041	R954	R459	R360	R168	R3 062	R2 401	R1 122
flexiFED 1 Elect	R2 031	R1 587	R741	R459	R360	R168	R2 490	R1 947	R909
flexiFED 2	R4 118	R3 665	R1 217	R727	R647	R215	R4 845	R4 312	R1 432
flexiFED 2 GRID	R3 693	R3 293	R1 091	R727	R647	R215	R4 420	R3 940	R1 306
flexiFED 2 Elect	R3 083	R2 756	R916	R727	R647	R215	R3 810	R3 403	R1 131
flexiFED 3	R4 917	R4 505	R1 743	R868	R795	R308	R5 785	R5 300	R2 051
flexiFED 3 GRID	R4 410	R4 044	R1 564	R868	R795	R308	R5 278	R4 839	R1 872
flexiFED 3 Elect	R3 682	R3 379	R1 307	R868	R795	R308	R4 550	R4 174	R1 615
flexiFED 4	R6 591	R6 016	R1 982	R1 350	R1 232	R406	R7 941	R7 248	R2 388
flexiFED 4 GRID	R5 905	R5 400	R1 780	R1 350	R1 232	R406	R7 255	R6 632	R2 186
flexiFED 4 Elect	R4 935	R4 600	R1 515	R1 350	R1 232	R406	R6 285	R5 832	R1 921

** flexiFED Savings Plans have a **Nominal Savings** account, so that members joining Fedhealth from other schemes can easily transfer their Medical Savings Account balances to the Scheme, as well as **Fedhealth Savings** - the fixed pool of funds that the member has available for day-to-day medical expenses. As such, the 'Savings' contribution includes nominal Savings and Fedhealth Savings.*

Annual day-to-day savings available to members

	Principal member	Adult dependant	Child dependant
flexiFED Savvy	R5 338 for all family types		
flexiFED 1	R5 508	R4 320	R2 016
flexiFED 1 Elect	R5 508	R4 320	R2 016
flexiFED 2	R8 724	R7 764	R2 580
flexiFED 2 GRID	R8 724	R7 764	R2 580
flexiFED 2 Elect	R8 724	R7 764	R2 580
flexiFED 3	R10 416	R9 540	R3 696
flexiFED 3 GRID	R10 416	R9 540	R3 696
flexiFED 3 Elect	R10 416	R9 540	R3 696
flexiFED 4	R16 200	R14 784	R4 872
flexiFED 4 GRID	R16 200	R14 784	R4 872
flexiFED 4 Elect	R16 200	R14 784	R4 872

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flexiFED Contributions Table

WHAT IS THE THRESHOLD BENEFIT ON FLEXIFED 1, 2, 3 AND 4?

The Threshold Benefit on the flexi**FED** plans is essentially a benefit that's unlocked once the member's day-to-day medical claims, like GP visits or basic dental work, accumulate to a certain Rand amount (the 'threshold level'). After the member hits that Threshold, Fedhealth starts covering those services more generously and often fully pays for certain benefits, such as nominated network GP visits or specific dental treatments depending on the option. For example, on flexi**FED 1, 2 and 3**, once members have spent enough to reach the Threshold, their unlimited visits to a Fedhealth nominated network GP and basic or preventative dentistry (subject to a list of approved procedures, dental tariff codes and protocols) are paid from their Threshold Benefit (rather than from their Fedhealth Savings or own pocket).

Annual Threshold Level

	Principal member	Adult dependant	Child dependant
flexiFED Savvy		none	
flexiFED 1	R5 508	R4 320	R2 016
flexiFED 1 Elect	R5 508	R4 320	R2 016
flexiFED 2	R8 724	R7 764	R2 580
flexiFED 2 GRID	R8 724	R7 764	R2 580
flexiFED 2 Elect	R8 724	R7 764	R2 580
flexiFED 3	R10 416	R9 540	R3 696
flexiFED 3 GRID	R10 416	R9 540	R3 696
flexiFED 3 Elect	R10 416	R9 540	R3 696
flexiFED 4	R22 308	R20 364	R6 708
flexiFED 4 GRID	R22 308	R20 364	R6 708
flexiFED 4 Elect	R22 308	R20 364	R6 708

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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Disease Management	Europ Assistance	MVA Third Party Recovery Department	Fedhealth Baby
0860 101 306	0860 333 432	012 431 9718	0861 116 016

DISCLAIMER: This document is a summary for information purposes only and does not supersede the rules of the Scheme. In the event of any discrepancy between this summary and the Rules, the Rules will prevail. A copy of the Rules is available on request.

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Executive Plan Contributions Table

MONTHLY CONTRIBUTIONS

	Risk Contribution			Savings			Gross		
	P	A	C	P	A	C	P	A	C
maxima **EXEC**	R11 229	R9 747	R3 470	R1 044	R906	R322	R12 273	R10 653	R3 792
maxima **PLUS**	R18 749	R16 183	R5 793	R644	R556	R199	R19 393	R16 739	R5 992

Only pay for a maximum of 3 children
Child rates apply up to age 27

ANNUAL DAY-TO-DAY BENEFIT POOLS

	Annual Savings			OHEB			Self-payment Gap		
	P	A	C	P	A	C	P	A	C
maxima **EXEC**	R12 528	R10 872	R3 864	R0	R0	R0	R9 332	R5 208	R1 186
maxima **PLUS**	R7 728	R6 672	R2 388	R10 630	R7 680	R2 370	R5 042	R3 898	R1 632

ANNUAL DAY-TO-DAY BENEFIT POOLS CONTINUED

	Threshold Level			Above Threshold Benefit		
	P	A	*C	P	A	C
maxima **EXEC**	R21 860	R16 080	R5 050	Unlimited with a 10% copay, sub-limits may apply for specific benefit categories		
maxima **PLUS**	R23 400	R18 250	R6 390	Unlimited, sub-limits may apply for specific benefit categories		

** Up to a maximum of three children*

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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Disease Management
0860 101 306

Europ Assistance
0860 333 432

MVA Third Party Recovery Department
012 431 9718

Fedhealth Baby
0861 116 016

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myFED Contributions Table

HIGHEST HOUSEHOLD INCOME PER MONTH	MEMBER	ADULT DEPENDANT	CHILD DEPENDANT*
R1 - R11 063	R1 719	R1 719	R779
R11 064 - R15 617	R1 971	R1 971	R931
R15 618 - R21 651	R2 453	R2 453	R966
R21 652+	R4 052	R4 052	R1 281

* Up to a maximum of three children.
Fedhealth charges child rates for children up to the age of 27.

11728_Fedhealth_Zoom_Combined Contributions

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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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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