ZOOM on how Savings works on flexi**FED** options

Depending on whether you choose a flexi**FED** Savings Plan, OR take up a flexi**FED** Hospital Plan with the option to use the back-up day-to-day savings and only pay for what you use, here's how Savings works on the flexi**FED** options.

1. HOW DOES SAVINGS WORK ON flexi**FED** SAVINGS PLANS?

A set amount of funds for day-to-day expenses

flexi**FED** Savings Plans give you the reassurance that major hospital expenses will be covered AND that you will have a set pool of funds available to use for day-to-day medical expenses, for example doctor's visits or flu medication from the pharmacy.

The amount of savings available for the year will depend on your chosen flexi**FED** option and family composition* and will be pro-rated according to your join date.

** Please see information about Fedhealth's switch to a PAC Savings structure towards the end of this ZOOM.*

2026 Savings allocations on flexiFED** Savings Plans**

	Principal member	Adult dependant	Child dependant
flexi**FED**^{Savvy}	R5 388 for all family types		
flexi**FED 1**	R5 508	R4 320	R2 016
flexi**FED 1**^{Elect}	R5 508	R4 320	R2 016
flexi**FED 2**	R8 724	R7 764	R2 580
flexi**FED 2**^{GRID}	R8 724	R7 764	R2 580
flexi**FED 2**^{Elect}	R8 724	R7 764	R2 580
flexi**FED 3**	R10 416	R9 540	R3 696
flexi**FED 3**^{GRID}	R10 416	R9 540	R3 696
flexi**FED 3**^{Elect}	R10 416	R9 540	R3 696
flexi**FED 4**	R16 200	R14 784	R4 872
flexi**FED 4**^{GRID}	R16 200	R14 784	R4 872
flexi**FED 4**^{Elect}	R16 200	R14 784	R4 872

2. HOW DOES SAVINGS WORK ON flexi**FED** HOSPITAL PLANS?

A back-up plan if you do end up needing day-to-day savings

Members who find that they do need day-to-day savings whilst on a flexi**FED** hospital plan, are sorted. All you need to do is to activate your day-to-day back-up savings a.k.a. Fedhealth Savings. You only have to activate what you need and that's all you will have to pay for – over 12 months.

The amounts below indicate how much Fedhealth Savings you have available based on your option and family composition. The amount you activate will be divided by 12 and added to your hospital plan contribution.

2026 Annual maximum Back-up Savings you can add to your day-to-day cover

	Principal member	Adult dependant	Child dependant
flexi**FED**^{Savvy}	R6 528 for all family types		
flexi**FED 1**	R7 488	R5 880	R2 760
flexi**FED 1**^{Elect}	R7 572	R5 940	R2 796
flexi**FED 2**	R12 012	R10 692	R3 564
flexi**FED 2**^{GRID}	R12 048	R10 728	R3 564
flexi**FED 2**^{Elect}	R12 108	R10 764	R3 576
flexi**FED 3**	R14 400	R13 200	R5 112
flexi**FED 3**^{GRID}	R14 436	R13 224	R5 124
flexi**FED 3**^{Elect}	R14 472	R13 284	R5 148
flexi**FED 4**	R21 960	R20 052	R6 600
flexi**FED 4**^{GRID}	R21 996	R20 076	R6 624
flexi**FED 4**^{Elect}	R22 032	R20 124	R6 636

NEW PAC SAVINGS STRUCTURE IN 2026

On Fedhealth, Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. For example, a family made up of a father and son received the same Savings for the year as a family unit of a husband and wife.

But from 2026, we are changing to a PAC structure which is more in line with what other schemes offer: A set allocation of Savings per Principal Member, Adult Dependant and Child Dependant. This makes Savings fairer, since it reflects your actual family composition and links directly to each beneficiary's contribution. It also makes Fedhealth's Savings plans easier to compare across the market.

This might have a slight impact on your contribution, **but overall, members will have MORE Savings available.**

The change to PAC structure also extends to Threshold levels

In 2025, Threshold levels were calculated as M+; from 2026 they will also be calculated on a PAC basis. On flexi**FED 1, 2** and **3 Savings plans**, the fixed savings is equal to the Threshold level, which means that these members won't have a self-payment gap in 2026.

See below:

	Annual Savings			Self-payment Gap			Threshold level*			Above Threshold benefit
	P	A	C	P	A	C	P	A	C	
flexi**FED 1**	R5 508	R4 320	R2 016	R0	R0	R0	R5 508	R4 320	R2 016	Unlimited nominated network GP consults with a 20% co-payment and a preventative dental benefit
flexi**FED 2**	R8 724	R7 764	R2 580	R0	R0	R0	R8 724	R7 764	R2 580	Unlimited nominated network GP consults with a 20% copay and a basic dental benefit
flexi**FED 3**	R10 416	R9 540	R3 696	R0	R0	R0	R10 416	R9 540	R3 696	
flexi**FED 4**	R16 200	R14 784	R4 872	R6 108	R5 580	R1 836	R22 308	R20 364	R6 708	Once members reach the Threshold Level, an unlimited above threshold benefit (with a 20% copay) is unlocked. Sub-limits may apply on certain benefits

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

Whether you're on a flexiFED Savings Plan or a flexiFED Hospital Plan, Fedhealth's Savings will provide the peace of mind that you have funds available for day-to-day medical expenses.

