FEDHEALTH

Sanlam preferred healthcare provider



Increase for family with effect from 1 January 2027:

9.8%

- Savings amounts on Savings plans have **increased by 4.1%**

Available Fedhealth Savings on Savings Plans	
flexi**FED 1**	
P	R5 724
A	R4 488
C	R2 100

Available Fedhealth Savings on Hospital Plans with Back-up Savings	
flexi**FED 1**	
P	R6 480
A	R5 100
C	R2 388

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 1** members will activate the **D2D+ benefit** and unlock **R3 120 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.

Changes to benefit limits

- **No change** to reimbursement rates in-hospital
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in hospital benefit
- Medicine on discharge from hospital (TTO) **increased** from R412 to R428 per beneficiary per admission
- Terminal care benefit **increased** from R35 570 to R36 960 per family
- Chronic medicine benefit: conditions covered, formulary, DSP and co-payment for non-use of formulary medication and DSP **remains unchanged**
- Depression medication benefit **increased** from R2 400 to R2 490 per beneficiary per year
- **Increase** in threshold levels w.e.f. 01/01/2027

Threshold levels 2026 vs. 2027

flexi**FED 1**	**P**	**A**	**C***
2026	R5 508	R4 320	R2 016
2027	**R5 724**	**R4 488**	**R2 100**

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R4 230 to R4 390
- Co-payment on trauma treatment in a casualty ward **increased** from R880 to R910
- Co-payment on non-use of DSP for PET and PET/CT scans **increased** from R5 670 to R5 890
- Co-payment for voluntary use of non-network day surgery facilities **changed** from R2 710 to 30%*
- Co-payment for voluntary use of non-network hospitals for rehabilitation for substance abuse **remains unchanged:** 15%
- Co-payment for voluntary use of non-network acute hospitals **remains unchanged:** 30%*
- Co-payment for voluntary use of non-network mental health facilities **remains unchanged:** 30%*

*30% of the hospital bill – excludes GPs, specialists, pathology and other healthcare providers

Hospital Plan 2027 Contributions

flexi**FED 1**	**Risk**	**Savings**	**Total**
Member	R2 858	R27	R2 885
Adult dependant	R2 241	R20	R2 261
Child dependant	R1 047	R9	R1 056

Savings Plan 2027 Contributions

flexi**FED 1**	**Risk**	**Savings**	**Total**
Member	R2 858	R477	R3 335
Adult dependant	R2 241	R374	R2 615
Child dependant	R1 047	R175	R1 222

