FEDHEALTH

Sanlam preferred healthcare provider

flexiFED 1 Elect



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**^{Elect}	
P	R5 724
A	R4 488
C	R2 100

Available Fedhealth Savings on Hospital Plans with Back-up Savings	
flexi**FED 1**^{Elect}	
P	R6 576
A	R5 172
C	R2 436

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 1**^{Elect} 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

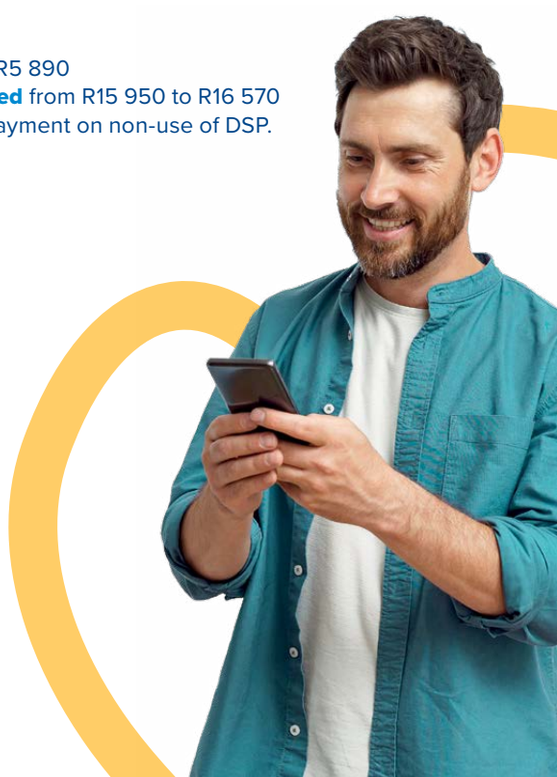
- **No change** to reimbursement rates in-hospital
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in hospital benefit
- Medicine on discharge from hospital (TTO) **increased** from R412 to R428 per beneficiary per admission
- 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**^{Elect}	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 all admissions to hospital except accidents and emergencies **increased** from R15 950 to R16 570
- On flexi**FED 1**^{Elect} members must use Fedhealth Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary and co-payment for non-use of formulary medication **remains unchanged**



Hospital Plan 2027 Contributions

flexi**FED 1**^{Elect}	Risk	Savings	Total
Member	R2 230	R20	R2 250
Adult dependant	R1 743	R15	R1 758
Child dependant	R814	R6	R820

Savings Plan 2027 Contributions

flexi**FED 1**^{Elect}	Risk	Savings	Total
Member	R2 230	R477	R2 707
Adult dependant	R1 743	R374	R2 117
Child dependant	R814	R175	R989