FEDHEALTH

Sanlam preferred healthcare provider



# flexiFED 2

Increase for family with effect from 1 January 2027:

## 11.0%

- Savings amounts on Savings plans have **increased by 4%**

| Available Fedhealth Savings on Savings Plans | |
|---|---|
| flexi**FED 2** | |
| P | R9 060 |
| A | R8 064 |
| C | R2 676 |

| Available Fedhealth Savings on Hospital Plans with Back-up Savings | |
|---|---|
| flexi**FED 2** | |
| P | R10 452 |
| A | R9 312 |
| C | R3 108 |

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 2** members will activate the **D2D+ benefit** and unlock **R3 640 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

- **NEW:** The Mental Health Programme has been extended to flexi**FED 2,** improving access to mental health support both in- and out-of-hospital
- **No change** to reimbursement rates in-hospital
- Oncology **increased** from R321 570 to R334 110
- Organ transplants benefit **increased** from R321 570 to R334 110
- Renal Dialysis benefit limit **increased** from R321 570 to R334 110
- External prosthesis limit **increased** from R12 480 too R12 970 per family
- Mental health in hospital benefit limit **increased** from R27 220 to R43 000
- 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

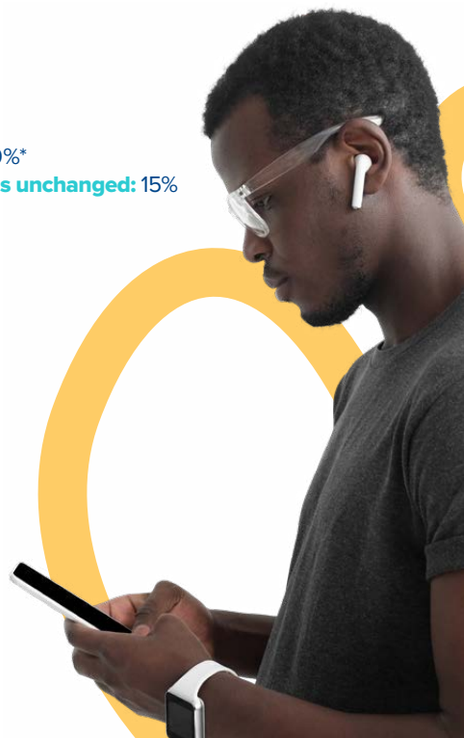
## Threshold levels 2026 vs. 2027

| flexi**FED 2** | P | A | C* |
|---|---|---|---|
| 2026 | R8 724 | R7 764 | R2 580 |
| **2027** | **R9 060** | **R8 064** | **R2 676** |

*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R3 050 to R3 170
- 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%

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



## Hospital Plan 2027 Contributions

| flexi**FED 2** | Risk | Savings | Total |
|---|---|---|---|
| Member | R4 571 | R29 | R4 600 |
| Adult dependant | R4 069 | R25 | R4 094 |
| Child dependant | R1 351 | R7 | R1 358 |

## Savings Plan 2027 Contributions

| flexi**FED 2** | Risk | Savings | Total |
|---|---|---|---|
| Member | R4 571 | R755 | R5 326 |
| Adult dependant | R4 069 | R672 | R4 741 |
| Child dependant | R1 351 | R223 | R1 574 |