FEDHEALTH

Sanlam preferred healthcare provider



flexiFED 2Elect

Increase for family with effect from 1 January 2027:

11.0%

- Savings amounts on Savings plans have **increased by 4.0%**

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

Available Fedhealth Savings on Hospital Plans with Back-up Savings	
flexi**FED 2**Elect	
P	R10 572
A	R9 408
C	R3 120

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 2**Elect 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**Elect**,** 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**Elect	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 for all admissions to hospital except accidents and emergencies **increased** from R15 950 to R16 570
- 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:** 25%
- On flexi**FED 2**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**

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

Hospital Plan 2027 Contributions

flexi**FED 2**Elect	Risk	Savings	Total
Member	R3 422	R21	R3 443
Adult dependant	R3 059	R19	R3 078
Child dependant	R1 017	R6	R1 023

Savings Plan 2027 Contributions

flexi**FED 2**Elect	Risk	Savings	Total
Member	R3 422	R755	R4 177
Adult dependant	R3 059	R672	R3 731
Child dependant	R1 017	R223	R1 240

