FEDHEALTH

Sanlam preferred healthcare provider



flexiFED 3

Increase for family with effect from 1 January 2027:

13.6%

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

Available Fedhealth Savings on Savings Plans	
flexi**FED 3**	
P	R10 824
A	R9 912
C	R3 840

Available Fedhealth Savings on Hospital Plans with Back-up Savings	
flexi**FED 3**	
P	R12 576
A	R11 520
C	R4 464

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 3** members will activate the **D2D+ benefit** and unlock **R4 160 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 3,** improving access to mental health support both in- and out-of-hospital
- **No change** to reimbursement rates in-hospital
- Oncology **increased** from R360 850 to R374 920
- Chronic medicine benefit: Chronic disease benefit limit for ADHD, Depression, Generalised Anxiety Disorder and PTSD has **increased** to R3 430 pf. Formulary and co-payment for non-use of formulary medication **remains unchanged**
- New medication DSP for chronic meds: From 1 January 2027, members must use a Fedhealth Network Pharmacy or pay a 30% co-payment
- 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 R13 300 to R13 820 per family
- Mental health in hospital benefit limit **increased** from R28 870 to R53 000 per family
- 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
- **Increase** in Threshold levels w.e.f. 01/01/2027

Threshold levels 2026 vs. 2027

flexi**FED 3**	**P**	**A**	**C***
2026	R10 416	R9 540	R3 696
2027	**R10 824**	**R9 912**	**R3 840**

*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 3**	**Risk**	**Savings**	**Total**
Member	R5 585	R29	R5 614
Adult dependant	R5 117	R26	R5 143
Child dependant	R1 980	R10	R1 990

Savings Plan 2027 Contributions

flexi**FED 3**	**Risk**	**Savings**	**Total**
Member	R5 585	R902	R6 487
Adult dependant	R5 117	R826	R5 943
Child dependant	R1 980	R320	R2 300