FEDHEALTH

Sanlam preferred healthcare provider

flexiFED 4



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 4**	
P	R16 836
A	R15 360
C	R5 064

Available Fedhealth Savings on Hospital Plans with Back-up Savings	
flexi**FED 4**	
P	R19 788
A	R18 060
C	R5 952

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 4** members will activate the **D2D+ benefit** and unlock **R4 680 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

- Oncology **increased** from R514 570 to R534 640
- Brachytherapy materials **increased** from R62 100 to R64 520 per family
- Organ transplants benefit **increased** from R514 570 to R534 640 per family
- Corneal grafts sublimit of organ transplant benefit **increased** from R37 430 to R38 890
- Renal Dialysis benefit limit **increased** from R514 570 to R534 640
- External prosthesis limit **increased** from R13 300 to R13 820 per family
- Mental health in-hospital benefit limit **increased** from R28 870 to R56 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
- Chronic disease benefit limits increased to R6 750 pb and R13 500 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

- **NEW: Continuous Glucose Monitoring devices:** Type-1 Diabetics only – R29 000 annually for consumables, R8 000 every 5 years for devices
- **NEW: RSV vaccination administered during pregnancy** to protect infants against severe RSV-related lower respiratory tract disease from birth to 6 months – once per lifetime for pregnant women
- **NEW: Specialised drugs** used in the management of macular degeneration and macular oedema applicable to monoclonal antibodies, intravitreal implants, photosensitising agents – R30 000 per family

- **Increase** in Threshold levels w.e.f. 01/01/2027

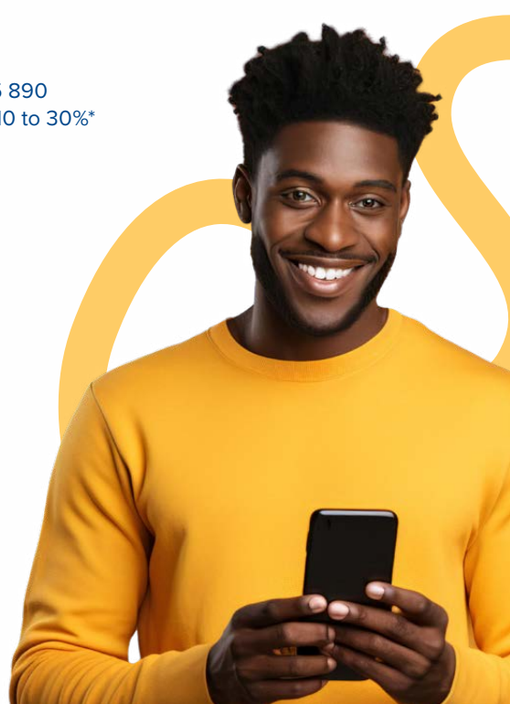
Threshold levels 2026 vs. 2027

flexi**FED 4**	**P**	**A**	**C***
2026	R22 308	R20 364	R6 708
2027	**R23 184**	**R21 156**	**R6 972**

*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 4**	**Risk**	**Savings**	**Total**
Member	R7 486	R29	R7 515
Adult dependant	R6 833	R26	R6 859
Child dependant	R2 251	R9	R2 260

Savings Plan 2027 Contributions

flexi**FED 4**	**Risk**	**Savings**	**Total**
Member	R7 486	R1 403	R8 889
Adult dependant	R6 833	R1 280	R8 113
Child dependant	R2 251	R422	R2 673