FEDHEALTH

Sanlam preferred healthcare provider




Increase for family with effect from 1 January 2027:

**13.6%**

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

| Available Fedhealth Savings on Savings Plans | |
|---|---|
| flexi**FED 4**Elect | |
| P | R16 836 |
| A | R15 360 |
| C | R5 064 |

| Available Fedhealth Savings on Hospital Plans with Back-up Savings | |
|---|---|
| flexi**FED 4**Elect | |
| P | R19 872 |
| A | R18 144 |
| C | R5 988 |

- **Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexi**FED 4**Elect 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, DSP and co-payment for non-use of formulary medication and DSP **remains unchanged**

- **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**Elect | 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 for all admissions to hospital except accidents and emergencies **increased** from to 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 all admissions to hospital except accidents and emergencies **increased** from to R15 950 to R16 570
- Co-payment for voluntary use of non-network hospitals for rehabilitation for substance abuse **remains unchanged:** 25%

## Hospital Plan 2027 Contributions

| flexi**FED 4**Elect | Risk | Savings | Total |
|---|---|---|---|
| Member | R5 605 | R23 | R5 628 |
| Adult dependant | R5 225 | R20 | R5 245 |
| Child dependant | R1 721 | R6 | R1 727 |

## Savings Plan 2027 Contributions

| flexi**FED 4**Elect | Risk | Savings | Total |
|---|---|---|---|
| Member | R5 605 | R1 403 | R7 008 |
| Adult dependant | R5 225 | R1 280 | R6 505 |
| Child dependant | R1 721 | R422 | R2 143 |

