FEDHEALTH

Sanlam preferred healthcare provider

hospital flexiFED Savvy GUIDE



flexiFED Savvy HOSPITAL PLAN // 2027

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Why choose Fedhealth?

PROTECT YOUR **HEALTH**

90-YEAR LEGACY

With 90 years of experience, you can be confident that you're choosing a scheme trusted by generations of South Africans.

A DIVERSE RANGE OF PLANS FOR ALL SOUTH AFRICANS

Our diverse plan range caters to every need and budget.

WIDE-RANGING BENEFITS AND DYNAMIC NETWORK COVERAGE

All Fedhealth plans offer unlimited hospital cover, as well as various out-of-hospital benefits. Our network plans offer extensive coverage.

PERSONALISED CARE AND HEALTH ENGAGEMENT

Helping you get the right care, at the right time, and the right place.

FRIENDLY AND INTELLIGENT CUSTOMER SERVICE

Dedicated service consultants and smart, digital platforms to support you.

INVEST IN YOUR **FUTURE**

GROW YOUR WEALTH

Health Boosted WealthBonus
Fedhealth members enjoy a **15% boost** to their **Sanlam WealthBonus** on qualifying Sanlam products.

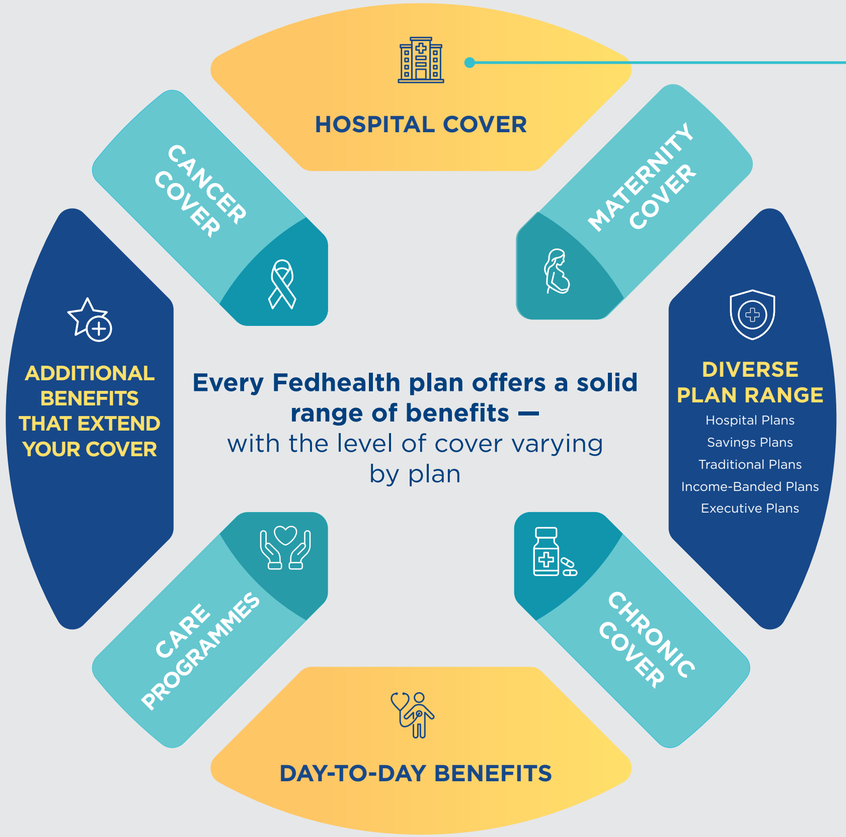
GET REWARDS

Earn rewards through simple health engagement.

Sanlam



Protect your health with plans that offer **wide-ranging benefits & dynamic network coverage**



PERSONALISED CARE AND ENGAGEMENT

Screen | Prevent | Support

Dynamic networks to suit your preference when it comes to hospitalisation

UNLIMITED HOSPITAL COVER AT PRIVATE HOSPITALS

AFFORDABLE COVER ON NETWORK PLANS

Available on: flexiFED[Savvy]

Extensive network coverage across South Africa

Representation across all major hospital groups*

MEDICLINIC GROUP · NETCARE · NATIONAL HOSPITAL NETWORK · Life Healthcare

*Plan dependent

Protect your health: flexiFED Savvy Hospital Plan overview

		flexiFED Savvy Hospital Plan
Monthly contribution	Principal Member	R1 252
	Adult Dependant	R1 252
	Child Dependant	R920
Day-to-day benefit	Annual D2D+	-
	Additional benefits	Unlimited virtual consults 3 in-person consults per beneficiary
Maternity	During pregnancy	
	Hospital birth cover	✓
	Post-birth benefit	
	Infant & childcare	
Chronic benefits	27 PMB conditions	✓
	Additional conditions	Depression
Cancer		PMB
Mental health	Consultations Psychiatric hospitalisation	21 days for admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder
Hospital cover	Level of cover	Additional Non-PMB admissions 271 PMB admissions
	Use network facilities for planned procedures	✓

HOSPITAL PLANS

AVAILABLE ON ALL PLANS

- Child rates up to age 27
- Only pay for first 3 children
- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward
- Maternity Programme (excl. Savvy)
- Upgrade to a higher plan within 30 days of a life-changing event

Screening, wellness and extra value-added benefits



Screening & Wellness Benefit

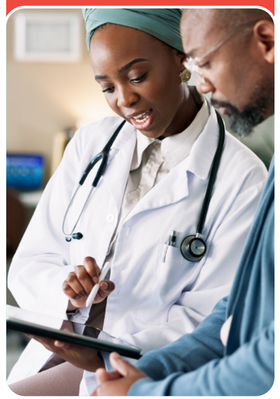
For full benefit information, how to access or register, applicable DSPs, formularies and protocols, click here to access **ZOOM on Screening Benefit.**

BENEFIT	Benefit criteria	Quantity and frequency	flexiFED Savvy
WELLNESS BENEFITS			
MENTAL WELLNESS			
Mental health consultations			Two virtual mental health consultations per beneficiary at a nominated network GP
Mental Health Resource Hub: Available via the Fedhealth Member App to help members navigate credible mental health information and guide them to necessary support channels should they need to speak to someone.			✔
Mental Health Survey: Available via the Fedhealth Member App to help reflect on your emotional wellbeing by completing a short survey.			✔
GENERAL WELLNESS			
HIV finger prick test	All lives	1 test every year	✔
Flu vaccination and administration*	All lives	1 vaccine every year	✔
Smoking cessation programme	All lives	A 12-week programme via the Fedhealth Member App	✔
WOMEN'S HEALTH			
Cervical cancer screening (Pap smear)	Women aged 21 - 65	1 test every 3 years	✔
Cervical cancer screening pharmacy consultation	Women aged 21 - 65	1 consultation every 3 years	✔
HPV PCR test	Women aged 21 to 65	1 test every 5 years	✔
Contraceptives	Women up to age 55	Oral and injectable contraceptives, contraceptive patches and vaginal rings, subject to an approved list. It must, however, be prescribed by a GP or gynaecologist and is not applicable to non-contraceptive treatment (e.g. pills prescribed for acne.)	✔
Emergency oral contraceptive benefit	Women up to age 55	1 every year	✔
HEALTH RISK ASSESSMENTS			
Wellness screening (BMI, blood pressure, finger prick cholesterol and glucose tests)	All lives	1 every year	✔
Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture and fitness)	All lives	1 every year	✔

* Combined administration of vaccination benefit limit of 15 per annum per family

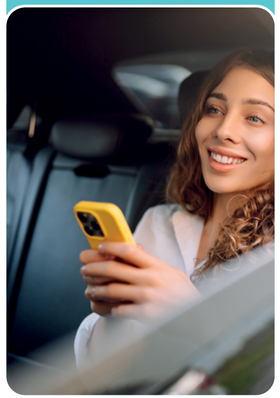
PLUS, the following support and assistance:

30-day Post-hospitalisation benefit



Fedhealth is one of the only medical schemes that pays for post-hospitalisation treatment for up to 30 days after discharge from hospital. This means that follow-up treatment for a full 30-day period after leaving the hospital is paid directly from Risk. This includes post-hospital treatment for physiotherapy, occupational therapy, speech therapy, ultra sounds, general radiology and pathology. Treatment is also subject to the relevant managed healthcare programme and prior authorisation.

MediTaxi service



flexi**FED** members in Cape Town, Durban, Johannesburg and Pretoria can access the 24/7 MediTaxi benefit to take them to and collect them from follow-up healthcare service providers such as physiotherapists, doctors, specialists or a radiology practice, provided they have undergone an authorised operation or medical treatment that prevents them from driving. Trips are limited to two return trips per member/beneficiary per annum, and the total trip should not exceed 50km.

Emergency assistance



flexi**FED** members can bank on the following assistance in emergency medical situations:

Emergency Medical Benefit: Azoza provides a 24-hour medical advice and evacuation service, which is available to members according to the benefit rules and includes the co-ordination and management of emergency transport. **Call 0860 333 432** to access this service, and press 1.

Included in this benefit is emergency road or air transport, ambulance transfers, blood or medication delivery, patient monitoring and care for stranded minors and companions.

24-hour Fedhealth Nurse Line: Members can call **0860 333 432** and press 2 to talk to their own professional nurse for advice on medical matters, medication and even advice for teens.

Click here to access **ZOOM on 30-day Post-hospitalisation Benefit.**

Click here to access **ZOOM on MediTaxi Service.**

Click here to access **ZOOM on Emergency Assistance**

flexiFED
Day-to-Day Benefits

Here's an overview of the day-to-day benefits available on flexi**FED**, including the casualty ward benefit and the chronic medication benefit (refer to page 20–22 for further details).

On flexi**FED**, day-to-day expenses are either self-funded, or they can be paid from Fedhealth Savings if the member makes use of their available back-up day-to-day savings up to cost, and from available D2D+ benefits up to the Fedhealth Rate. See page 40 for information about Back-up Savings and page 6 for information about D2D+ benefits.

BENEFIT	flexi**FED**^{Savvy}
NETWORK GENERAL PRACTITIONER (GP) CONSULTATIONS	Unlimited virtual consultations and 3 face-to-face consultations per beneficiary paid from Risk.
NON-NETWORK GENERAL PRACTITIONER CONSULTATIONS When you have not consulted your network GP.	2 consultations per family, subject to the 3 face-to-face visits.
NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (excluding psychiatrists)	Self-funded
NON-NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (excluding psychiatrists)	Self-funded
NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS Psychiatrists	Self-funded
NON-NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS Psychiatrists	Self-funded
TRAUMA TREATMENT IN A CASUALTY WARD	Trauma treatment covered unlimited up to the Fedhealth Rate. Authorisation must be obtained within 48 hours and a co-payment of R910 per visit for non-PMBs applies.
BASIC DENTISTRY Minor oral surgery, oral medical procedures including the diagnosis and treatment of oral and associated conditions, plastic dentures and dental technician's fees for all such surgery.	Self-funded
ADVANCED DENTISTRY Inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians.	Self-funded
Osseo-integrated implants, orthognathic surgery.	Self-funded

BENEFIT	flexiFED Savvy
ADDITIONAL MEDICAL SERVICES Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, podiatry, private nursing*, psychologists, social workers, speech therapy	Self-funded
ALTERNATIVE HEALTHCARE Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Self-funded
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS Hearing aids, wheelchairs, etc.	Self-funded
MEDICINES AND INJECTION MATERIAL	
Acute medicine	Self-funded
Chronic medicine	Please see Chronic Medicine Benefit on page 21
Over-the-counter medicine	Self-funded
Specialised Drugs (oncology/non-oncology)	No benefit
OPTICAL BENEFIT	
Consultations Spectacle lenses Frames and/or lens enhancements	Self-funded
PATHOLOGY AND MEDICAL TECHNOLOGY	Self-funded
GENERAL RADIOLOGY	Self-funded
SPECIALISED RADIOLOGY Pre-authorisation is required	Self-funded
Oncology PET and PET/CT scans	PMB level of care at network DSP or R5 890 co-payment for use of non-DSP.
SPECIFIED PROCEDURES IN PRACTITIONER'S ROOMS Paid from the in-hospital benefit (subject to authorisation)	Self-funded
PHYSICAL THERAPY Chiropractics, biokinetics and physiotherapy.	Self-funded

* Private nursing that falls outside the alternatives to hospitalisation benefit

Chronic Medicine Benefits





Chronic Medicine Benefits

For full benefit information, how to access or register, applicable DSPs, formularies and protocols, click here to access **ZOOM on Chronic Medicine Benefit.**

Cover for conditions that require long-term medication or can be life-threatening:

	flexiFED Savvy
LIMIT	Unlimited cover for the Prescribed Minimum Benefit conditions on the Chronic Disease List (CDL). Depression medication - R2 250 per beneficiary per annum subject to an approved list of medications.
FORMULARY	Basic formulary or a 25% co-payment for non-use of formulary medication.
PHARMACY	Clicks Courier, Dis-Chem Courier and Pharmacy Direct, with a 25% co-payment for utilisation of a non-DSP.

HIV/AIDS MEDICINE BENEFIT INCLUDING TREATMENT FOR MOTHER-TO-CHILD-TRANSMISSION, RAPE AND POST-EXPOSURE PROPHYLAXIS

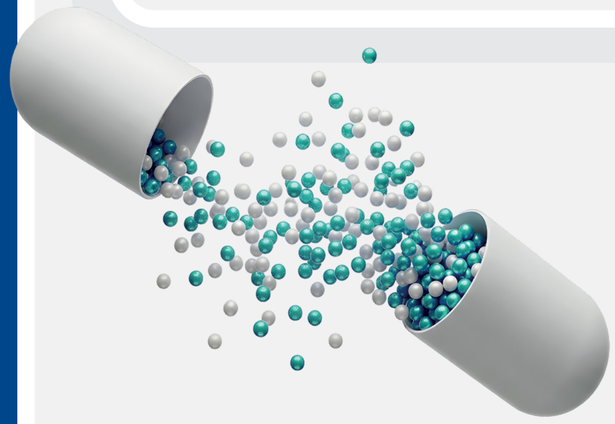
Limit	Unlimited

27 Chronic conditions on the Chronic Disease List (CDL) covered on all options:

- Addison's Disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- COPD/ Emphysema/ Chronic Bronchitis
- Chronic Renal Disease
- Coronary Artery Disease
- Crohn's Disease
- Diabetes Insipidus
- Diabetes Mellitus type 1 & 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- HIV
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

Additional condition covered on flexiFED Savvy

Depression



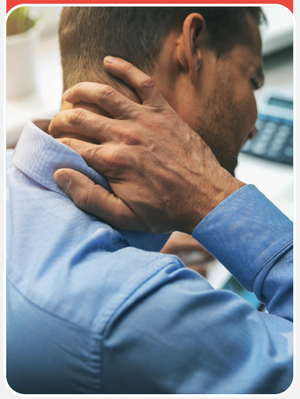


Managed Care





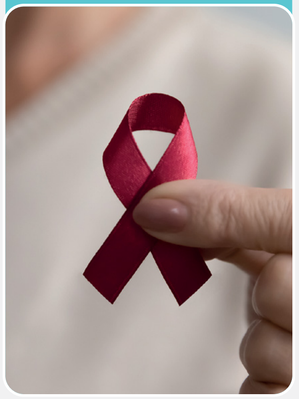
OrthoCare



The Fedhealth OrthoCare Spinal Programme takes a comprehensive and holistic approach to chronic back and neck pain and offers individualised treatment to qualifying members. After an initial assessment, beneficiaries receive treatment twice a week for six weeks. We cover the full cost of the programme for qualifying members.

Click here to access **ZOOM on OrthoCare Spinal Programme.**

AfA HIV Management Programme



The Scheme offers the AfA (HIV Management) programme to help members who are HIV-positive manage their condition. The benefits of being on the programme (over and above the payment of the necessary medicine and pathology claims), include clinical and emotional support to manage the condition.

Click here to access **ZOOM on AfA HIV Management Programme.**

Smoking Cessation Programme



All members who smoke can sign up for the free Ditch the Stick smoking cessation programme via the Fedhealth Member App. This 12-week programme can support members who want to quit smoking completely, smoke less or avoid second-hand smoke.

Click here to access **ZOOM on Smoking Cessation Programme.**

Alignd Palliative Care Programme



This programme offers specialised, palliative care for members with serious cancer. An expert team, which could include doctors, nurses and social workers with extra palliative care training, will provide palliative support. The focus is on providing relief from symptoms and stress, and could take on the form of controlling a physical problem such as pain, or by helping the member by addressing their emotional, social or spiritual needs.

Click here to access **ZOOM on Alignd Palliative Care Programme.**

Hospital at Home



Fedhealth's technology-enabled Hospital at Home service, in partnership with Quro Medical, is offered by a team of trained healthcare professionals who bring all the essential elements of in-patient care to a patient's home, including real-time patient monitoring.

Click here to access **ZOOM on Hospital at Home Benefit.**

Oncology Benefits



Oncology Benefits

Cancer is arguably one of the biggest and most serious dread diseases facing members, and Fedhealth strives to offer valuable oncology benefits and support in their time of need. We understand that each cancer journey may look different , and as such we aim to provide relief through benefits like the Alignd Palliative Care Programme, as well as the Terminal Care benefit to members and their families.



Click here to access ZOOM on Oncology Benefits.

On flexi**FED**[Savvy], oncology is covered unlimited at PMB level of care at the designated service provider, ICON, subject to Essential protocols.
A 25% co-payment applies where a DSP provider is not used.

This benefit is subject to the submission of a treatment plan and registration on the Oncology Management Programme. Members will have access to post active treatment for life.

BENEFIT	flexi**FED**[Savvy]
ONCOLOGY LIMIT: The use of non-DSP* will attract a 25% upfront co-payment.	Covered up to PMB level of care
Active treatment period	Covered up to PMB level of care. ICON Essential Protocols apply.
ONCOLOGY AND ONCOLOGY MEDICINE Chemotherapy, as well as medicine and consumables directly associated with the treatment of cancer, should be obtained from the Oncology Pharmacy Network and in accordance to the oncology Preferred Product List (PPL) – non-use of these will result in a 25% co-payment.	Covered up to PMB level of care. ICON Essential Protocols apply.
Radiology and pathology	Covered up to PMB level of care.
PET and PET-CT scans	No benefit, unless PMB level of care DSP Network applicable or a R5 890 co-payment for non-DSP use
Specialised drugs for oncology	No benefit unless PMB level of care
Brachytherapy materials	No benefit
TERMINAL CARE	No benefit unless PMB level of care

* Designated Service Provider is ICON (Independent Clinical Oncology Network)

Alignd Palliative Care Programme

This programme offers specialised, palliative care for members with serious cancer. An expert team, which could include doctors, nurses and social workers with extra palliative care training, will provide palliative support. The focus is on providing relief from symptoms and stress, and could take on the form of controlling a physical problem such as pain, or by helping the member by addressing their emotional, social or spiritual needs.

Mental Health Benefits



Mental Health Benefits



BENEFIT		flexiFED Savvy
WELLNESS RESOURCES AND DIGITAL TOOLS	**Stress and Anxiety Benefit:**	Two virtual consultations per beneficiary which can be used via any virtual mental health platform.
	Mental Health Resource Hub: Available via the Fedhealth Member App to help members navigate credible mental health information and guide them to necessary support channels should they need to speak to someone.	✔
	Mental Health Survey: Available via the Fedhealth Member App to help reflect on your emotional wellbeing by completing a short survey.	✔
OVERVIEW OF PMBs FOR MENTAL HEALTH		Up to 21 days of admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia, acute stress disorder, and substance abuse. Chronic medication for bipolar disorder and schizophrenia is also covered as part of PMBs.
CONSULTATIONS		Two virtual consultations per beneficiary. Up to 21 days of admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders, anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder. Additional consultations will be self-funded.
CHRONIC MEDICATION FOR MENTAL HEALTH CONDITIONS		Covered under PMBs for qualifying conditions. Depression Medication: R2 250 per beneficiary per annum subject to approved list of medication.
MENTAL HEALTH PROGRAMME		No access to programme.
PSYCHIATRIC HOSPITALISATION		Subject to PMB level of care up to 21 days admissions per beneficiary (see above).

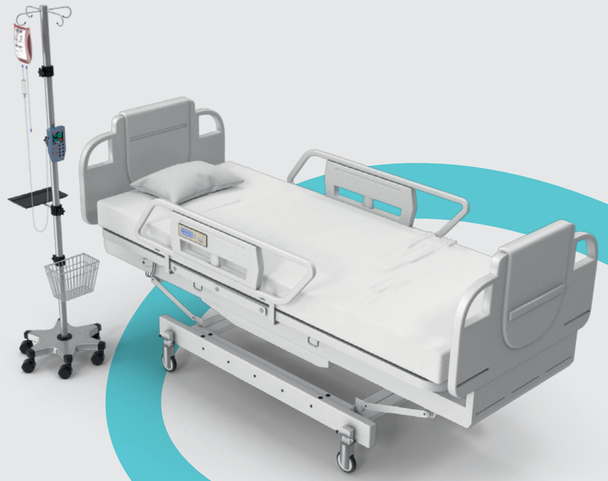
Click here to access ZOOM on Mental Health Benefits.

Hospital
Cover



Unlimited Hospital Cover

flexi**FED**, like all Fedhealth options, has an unlimited in-hospital benefit. Pre-authorisation must be obtained for all planned hospital admissions.



The in-hospital benefit covers:

- The **hospital costs and accounts from doctors and specialists**, e.g. the anaesthetist and the X-ray department.
  - Specialists and GPs on the Fedhealth network are covered in full. Specialists and GPs not on the Fedhealth network are covered up to the Fedhealth Rate. Limited to R2 680 per beneficiary per year on flexi**FED**^{Savvy}
- **Selected procedures in day wards, day clinics and doctor's rooms** on the Fedhealth Day Surgery Network.
- Members must use the **Fedhealth Hospital Network** or pay a co-payment on the hospital account, depending on the option.
- **Physiotherapy:** Referral by a medical practitioner and pre-authorisation is required, covered up to the Fedhealth Rate.

Prescribed Minimum Benefits (PMBs)

PMBs are a basic level of cover for a defined set of conditions. By law, all medical schemes must cover the treatment of 271 hospital-based conditions and 27 chronic conditions, i.e. the Chronic Disease List (CDL), in full without co-payment or deductibles, as well as any emergency treatment and certain out-of-hospital treatment.

This means that all schemes must provide **PMB level of care** at cost for these conditions. Schemes are allowed to require members to use Designated Service Providers (DSPs) and apply formularies and managed care protocols. Fedhealth uses network specialists, network GPs and network hospitals for the provision of PMBs.

Members must use a Fedhealth Network Specialist and a nominated network GP in order for the cost to be refunded in full. Should members not use these DSPs for PMB treatment, the Scheme will reimburse treatment at the non-network rate.

Co-payments are applicable to the voluntary use of non-DSPs. Referral must be obtained from a Fedhealth Network GP for consultations with Fedhealth Network Specialists. If referral is not obtained, there will be a co-payment on specialist claims paid from the Risk benefit. Co-payments are option dependent.

Please note: Qualification for reimbursement as a PMB is not based solely on the diagnosis (condition), but also on the treatment provided (level of care). So although a member's condition may be a PMB condition, the Scheme would only be obliged to fund it in full if the treatment provided was considered PMB level of care.

Co-payments on certain procedures

For some treatments and procedures, members must pay an amount out of their own pocket. Co-payments apply to the hospital account and/or certain procedures, depending on the option. Please see page 38 for a list of co-payments.

What are considered as emergencies?

- An unexpected condition that requires immediate treatment. This means that if there's no immediate treatment, the condition might result in lasting damage to organs, limbs or other body parts, or even in death.
- Members on network hospital options can get treatment for emergency medical conditions at any hospital, but once their condition has stabilised and they can be safely transferred to a network hospital, the co-payment will apply if they opt not to be transferred.

BENEFIT	flexiFED Savvy
OVERALL ANNUAL LIMIT (OAL)	No overall annual limit
HOSPITAL NETWORK	
Acute Hospital Facilities	flexiFED Savvy Hospital Network
Day Surgery Facilities	flexiFED Savvy Day Surgery Facilities Network
Mental Health Facilities	Fedhealth Mental Health Facilities Network
HOSPITAL LIMIT	Unlimited
PRESCRIBED MINIMUM BENEFITS (PMB) Treatment for PMB conditions can be funded in two ways	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs, specialists, hospitals and DSPs where applicable. Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate and you will have a co-payment should the healthcare professional charge more.
HOSPITALISATION Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items	Unlimited at Fedhealth flexiFED Savvy Network Hospitals
Hospital co-payment for non-network hospital	30% co-payment on voluntary use of non-network acute hospitals. 30% co-payment on voluntary use of non-network day surgery facilities. 30% co-payment on voluntary use of non-network mental health facilities. 15% co-payment on voluntary use of non-network hospitals for rehabilitation for substance abuse.
CONFINEMENT	
Maternity confinement: Accommodation in a general ward, high care and intensive care unit, theatre fees, medicine, material and hospital apparatus.	Unlimited at PMB level of care. Elective Caesarean sections subject to a R9 690 co-payment.
Elective Caesareans	Elective Caesarean sections subject to a R9 690 co-payment
Private ward cover	No benefit
Delivery by Fedhealth Network GPs and specialists	Covered in full
Delivery by non-network GPs and specialists	100% of the Fedhealth Rate, subject to a combined limit of R2 680 for non-network GP and Specialist consultations.
Maternity confinement in a registered birthing unit or out-of-hospital	Unlimited at PMB level of care
Delivery by a registered midwife/nurse or a practitioner	Unlimited at PMB level of care
Hire of water bath and oxygen cylinder	Unlimited at PMB level of care
Medicine on discharge from hospital: The medicine can either be dispensed by the hospital and reflect on the original hospital account, or be dispensed by a pharmacy on the same day as the member is discharged from hospital.	Limited to 7 days' medication up to a maximum of R428 per beneficiary per admission

BENEFIT	flexiFED Savvy
FEDHEALTH BABY | MOM MATERNITY CARE PROGRAMME	No benefit
ADDITIONAL MEDICAL SERVICES Includes dietetics, occupational therapy, speech therapy, podiatry, private nurse practitioners, social workers, audiology, genetic counselling	Self-funded unless PMB level of care
SURGICAL PROCEDURES Hospital admissions will require pre-authorisation	Unlimited at cost at PMB level of care
NON-SURGICAL PROCEDURES AND TESTS Specified non-surgical procedures in practitioner's rooms (Subject to authorisation and covered from risk)	Self-funded.
MEDICINE ON DISCHARGE FROM HOSPITAL The medicine can either be dispensed by the hospital and reflect on the original hospital account, or be dispensed by a pharmacy on the same day as the member is discharged from hospital.	Up to 7 days supply to a maximum of R428 per beneficiary per admission
ALTERNATIVES TO HOSPITALISATION Sub-acute facilities and physical rehabilitation facilities.	
Nursing services, private nurse practitioners and nursing agencies	Unlimited at cost at PMB level of care
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost at PMB level of care
Terminal Care Benefit	No benefit
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS	
General medical and surgical appliances (including glucometers)	Self-funded unless PMB level of care
Hearing aids including repairs	Self-funded unless PMB level of care
Large orthopaedic orthotics/ appliances	Self-funded unless PMB level of care
Stoma products	Self-funded unless PMB level of care
CPAP apparatus for sleep apnoea	Self-funded unless PMB level of care
Foot orthotics (incl. shoes and foot inserts/levellers)	Self-funded unless PMB level of care
Oxygen therapy equipment	No benefit unless PMB level of care
Home ventilators	Self-funded unless PMB level of care
Long leg callipers	Self-funded unless PMB level of care
Moon boots	No benefit unless PMB level of care

BENEFIT	flexiFED Savvy
BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS Including transportation of blood	Unlimited
CONSULTATIONS AND VISITS BY MEDICAL PRACTITIONER	
Fedhealth Network GPs and Specialists	Covered in full
Non-network GPs and Specialists	Covered up to the Fedhealth Rate. Limited to R2 680 per family
Other Healthcare Practitioners	Covered up to the Fedhealth Rate
ORGAN TISSUE AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION Haemopoietic stem cell (bone marrow) transplantation, immunosuppressive medication, post transplantation biopsies and scans, radiology and pathology	Unlimited at cost at PMB level of care
Corneal grafts	No benefit
PATHOLOGY AND MEDICAL TECHNOLOGY	Unlimited
PHYSIOTHERAPY In-hospital physiotherapy requires pre-authorisation and referral by a medical practitioner. Subject to treatment protocols	Unlimited
PROSTHESES AND DEVICES INTERNAL	
Aorta stent grafts	Unlimited at cost at PMB level of care
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws	Unlimited at cost at PMB level of care
Cardiac pacemakers	Unlimited at cost at PMB level of care
Cardiac stents	Unlimited at cost at PMB level of care
Cardiac valves	Unlimited at cost at PMB level of care
Detachable platinum coils	Unlimited at cost at PMB level of care
Elbow, hip, knee and shoulder replacement	Unlimited at cost at PMB level of care
Total ankle replacement	No benefit
Bi-ventricular pacemakers and implantable cardioverter defibrillators (ICDs)	Unlimited at cost at PMB level of care

BENEFIT	flexiFED Savvy
Intraocular lenses – non-cataract (per lens) limited to 2 per beneficiary	Unlimited at cost at PMB level of care
* Combined benefit limit for all unlisted internal prosthesis	Unlimited at cost at PMB level of care
PROSTHESES EXTERNAL	Unlimited at cost at PMB level of care
Continuous Glucose Monitoring (CGM devices) This benefit is limited to Type 1 diabetics only.	No benefit
GENERAL RADIOLOGY	Unlimited
SPECIALISED RADIOLOGY	Unlimited at cost at PMB level of care
CT scans, MUGA scans, MRI scans, radio isotope studies	Specific authorisation required
CHRONIC RENAL DIALYSIS Pre-authorisation is required and services must be obtained from the DSP. A 40% co-payment applies where a DSP provider is not used. Haemodialysis and peritoneal dialysis, radiology and pathology. Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis.	Unlimited at cost at PMB level of care
IMMUNE DEFICIENY RELATED TO HIV INFECTION Hospitalisation, anti-retroviral and related medication and related pathology.	Unlimited at cost at PMB level of care.

Procedure co-payments

BENEFIT	flexiFED Savvy
Bunion procedures, diagnostic cystoscopy, gastritis/dyspepsia/heartburn, nasal procedures, skin biopsy/excision	No benefit unless PMB level of care
All open hernia surgery	No benefit unless PMB level of care
Arthroscopic procedures - shoulder, ankle	No benefit unless PMB level of care
Arthroscopic procedures - wrist	No benefit
Arthroscopic procedures - hip	No benefit
Arthroscopic procedures - knee	No benefit unless PMB level of care
Other arthroscopic procedures	No benefit unless PMB level of care
Back and neck procedures	No benefit unless PMB level of care
Colonoscopy, upper GI endoscopy	No benefit unless PMB level of care
Dental admissions	No benefit
Inguinal hernia surgery	No benefit unless PMB level of care
JOINT REPLACEMENTS	
Single hip and knee replacements with CP*	No benefit
Single hip and knee replacements-non-use of CP*	No benefit
Other joint replacements	No benefit
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias and Nissen/Toupet hernia repairs only), laparoscopic procedures	No benefit unless PMB level of care
Laparoscopic varicocelectomy	No benefit unless PMB level of care
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit
Spinal surgery**	No benefit unless PMB level of care
Surgical extraction of impacted wisdom teeth	No benefit unless PMB level of care
Varicose vein procedures	No benefit unless PMB level of care

* Contracted Provider: Must use ICPS Hip and Knee network, JointCare, Surge Orthopaedics or Major Joints for Life for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.
** No benefit unless OrthoCare Spinal Programme has been completed.

flexiFED Savvy Hospital Plan

2027 Gross monthly contributions

OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
flexiFED Savvy	R1 252	R1 252	R920

Your 4th and subsequent child will be covered free of charge.

Fedhealth applies child rates up until age 27.



Annual Benefit Pools

Annual maximum Back-up Savings that a member can add to their day-to-day cover

Back-up Savings*

Worried about costly day-to-day expenses not already covered on your flexi**FED** Hospital Plan? Why not add back-up savings to your cover?.

The amount below indicate how much back-up Savings you have available. The amount you activate will be divided by 12 and added to your hospital plan contribution.

OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
flexiFED Savvy	R6 648 for all family types		

*Powered by the MediVault

Links to benefits info

Need more information on a specific Fedhealth benefit, programme, service or provider?

We've got you covered. For additional information, just click on the relevant ZOOM to find out more.

ZOOM

- 30-Day Post-Hospitalisation Benefit →
- Alignd Serious Illness Benefit →
- All about dependants →
- Alternatives to Hospitalisation Benefit →
- Chronic Medicine Benefit →
- Contraceptive Benefit →
- Emergency Assistance →
- Emergency Treatment in a Casualty Ward →
- Maternity & Childhood Benefits →
- GP Nomination →
- Hospital at Home Benefit →
- MediTaxi Benefit →
- Mental Health Benefit →
- Oncology Benefit →
- Option Upgrades →
- OrthoCare Spinal Programme →
- Screening Benefit →
- Self-Service Channels →
- Selected Procedures Benefit →
- Smoking Cessation Programme →
- Specialised Radiology Benefit →
- Specialist Referral →

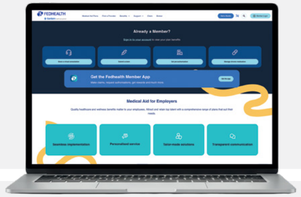


Contact us

WEBSITE

fedhealth.co.za

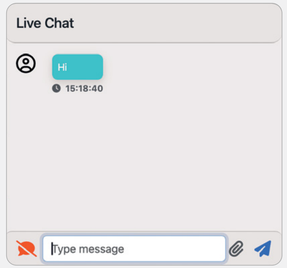
The website provides easy-to-navigate information on our options, step-by-step instructions on how to submit claims etc., scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



LIVECHAT

Access on the website

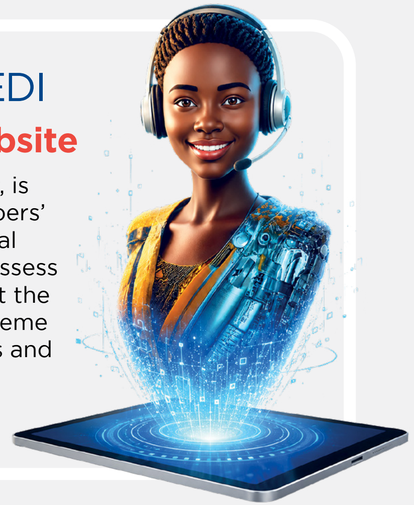
Members can type in their queries and one of our LiveChat agents will assist them online.



AI AGENT NALEDI

Access on the website

Naledi, our expert AI agent, is on hand to help with members' general queries and informal searches. Naledi can help assess members' needs to suggest the right plan, and provide Scheme resources on benefits, rules and plan details.



FAMILY ROOM

Access on the website

Our online member portal allows members to manage their membership by updating contact details, viewing and submitting claims, viewing member statements, seeing how much Savings they've got left, activate the amount of Savings they require, registering for chronic medicine and obtaining hospital authorisations.

WHATSAPP

Members can choose from self-service actions like obtaining their tax certificates or membership e-cards.

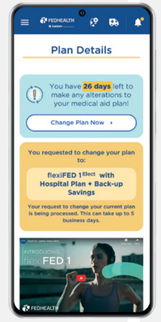
Save the number 060 070 2479 as a contact and type 'hi' to start a conversation

MEMBER APP

Our app has been designed to simplify members' interaction with the Scheme. Available from the

Google Play Store, Huawei App Gallery and Apple App Store,

it lets the member activate the amount of Savings they require, download their e-card, view their option's benefits, set medicine reminders, and lots more.



Contact details

Hospital Authorisation Centre
Monday to Thursday 08h30 – 17h00
Friday 09h00 – 17h00
Tel: 0860 002 153
Email: authorisations@fedhealth.co.za
Web: www.fedhealth.co.za

Alignd
Tel: 0860 100 572
Email: referrals@alignd.co.za

Ambulance Services
Azoza
Tel: 0860 333 432

AfA (HIV Management)
Monday to Friday 08h00 – 17h00
Tel: 0860 100 646
Email: afa@afadm.co.za
Web: www.aidforaids.co.za
SMS (call me): 083 410 9078

Chronic Medicine Management
Monday to Thursday 08h30 – 17h00
Friday 09h00 – 17h00
Tel: 0860 002 153
Email: cmm@fedhealth.co.za
Postal address: PO Box 38632, Pinelands, 7430

Disease Management
Monday to Friday 08h00 – 16h30
Tel: 0860 002 153
Email: membercare@medscheme.co.za

Fedhealth Baby | Mom Maternity Care Programme
Monday to Friday 09h00 - 16h00
Tel: 0861 116 016
Email: info@babyhealth.co.za

Fedhealth Oncology Programme
Monday to Friday 08h00 – 16h00
Tel: 0860 100 572
Email: cancerinfo@fedhealth.co.za
Postal address: PO Box 38632, Pinelands, 7430

Fedhealth Paed-IQ 24 hour service
Tel: 0860 444 128

Fraud Hotline
Tel: 0800 112 811

MVA Third Party Recovery Department
Monday to Friday 08h00 – 16h00
Tel: 0800 117 222

MediTaxi
Tel: 0860 333 432 press 5 for the point-to-point service

Hospital-at-Home (Quro Medical)
Tel: 010 141 7710
Web: www.quromedical.co.za

Medscheme Client Service Centres

For personal assistance, visit one of the following Medscheme Client Service Centres.

These branches are open
Monday to Thursday 07h30 – 17h00,
Friday 09h00 - 17h00 and
Saturday 08h00 - 12h00

Bloemfontein
Medical Suites 4 & 5, 1st Floor, Middestad Centre, Cnr Charles & West Burger Street, Bloemfontein

Cape Town
Shop 6, 9 Long Street, Cnr Long & Waterkant Streets, Cape Town

Durban
14/36 Silver Oaks Office Park, Silverton Road, Musgrave, Durban

East London
Unit 5, Balfour Road, Vincent, East London

Johannesburg
Mathomo Mall, 115 Main Street, Marshalltown, Johannesburg

Kathu
Shop 18D, Kameeldoring Plein Building, Cnr Frikkie Meyer & Rooisand Road, Kathu

Kimberley
Shop 76, North Cape Mall, Royldene, Kimberley

Klerksdorp
48 Buffelsdoorn Road, Buffelspark Office Complex, Klerksdorp

Lephalale
Shop 0050A, Lephalale Mall, cnr Chris Hani Ave & Nelson Mandela Drive, Lephalale

Mafikeng
Shop 118, Ground Floor, East Gallery, Mafikeng

Nelspruit
Shop 11, City Centre Mall, Cnr Andrews Street & Madiba Drive, Mbombela

Pietermaritzburg
Shop 32B, Park Lane Shopping Centre, 12 Chief Albert Luthuli Street, Pietermaritzburg

Polokwane
Shop 3, Checkers Centre, 51 Biccard Street, Polokwane

Port Elizabeth
Block 3, Greenacres Office Park, 2nd Avenue, Newton Park, Gqeberha

Pretoria
Shop 17, Nedbank Plaza, Ground Floor, 175 Steve Biko Street, Arcadia, Pretoria

Roodepoort
Valley View Office Park, 680 Joseph Lister Street, Constantia Kloof, Roodepoort

Rustenburg
Lifestyle Square, Shop 23, Beyers Naude Drive, Rustenburg

Vereeniging
32 Grey Avenue, Vereeniging

Worcester
45 Church Street, Worcester

Contact us

Fedhealth Customer Contact Centre
Tel: 0860 002 153
Email: member@fedhealth.co.za
Claim submission: claims@fedhealth.co.za
Web: www.fedhealth.co.za
Postal address: Private Bag X3045, Randburg, 2125

Contact Centre is open
Monday to Thursday 08h30 – 17h00,
Friday 09h00 - 17h00

FEDHEALTH

Sanlam preferred healthcare provider

Fedhealth Customer Contact Centre 0860 002 153

Corner Ontdekkers Road and Conrad Street, Absa Building Block F, Florida, 1716
Private Bag X3045, Randburg 2125

www.fedhealth.co.za

Please note: All Fedhealth benefits are subject to registered Scheme Rules, and as such, this document only aims to provide a summary of such benefits.

For the full Scheme Rules, please visit fedhealth.co.za or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.