FEDHEALTH

Sanlam preferred healthcare provider

executive

maxima EXEC GUIDE



maxima EXEC EXECUTIVE 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.

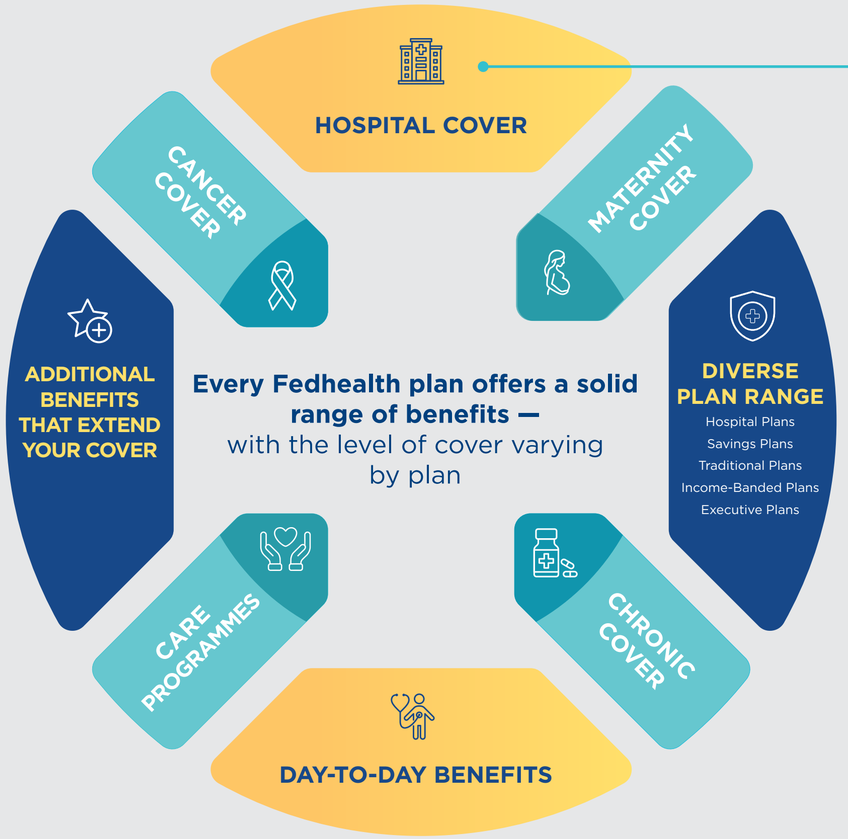
GET REWARDS

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

Why choose maxima **EXEC?**

Comprehensive hospital cover.
For life's expected, and unexpected, moments.

Extensive day-to-day benefits.
Extensive day-to-day benefits.

Greater healthcare protection.
Support when healthcare costs become significant.

Quality without compromise.
Comprehensive cover, designed around real life.

Protect your health: maxima **EXEC** overview

		maxima **EXEC**
Monthly contribution	**P**rincipal Member	R13 839
	Adult Dependant	R12 011
	Child Dependant	R4 276
Day-to-day benefit	Annual Savings	**P** R13 020 **A** R11 292 **C** R4 020
	Day-to-day benefit once Savings is depleted (OHEB)	-
	Additional benefits	Unlimited network GP consults once Savings is depleted Unlimited MRI/CT scans Unlimited Above-threshold benefit
Maternity	During pregnancy	✓
	Hospital birth cover	✓ Including private ward cover
	Post-birth benefit	✓
	Infant & childcare	✓
Chronic benefits	27 PMB conditions	✓
	Additional conditions	45
Cancer		R668 430
Specialised Biologicals for oncology and non-oncology		R208 450
Internal and external prosthesis		✓
Organ transplant / renal dialysis		R668 430
Mental health	Out-of-hospital	✓
	In-hospital	✓ R60 000 pf
Hospital cover		Unlimited hospitalisation at any private hospital
	Other providers	Full cover for network specialists / Non-network specialists paid up to 200% 100%

MAXIMA EXEC PLAN

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

maxima **EXEC**
Contributions

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

Fedhealth applies child rates up until age 27.

Monthly contributions

	RISK CONTRIBUTION			SAVINGS			GROSS		
	P	A	C	P	A	C	P	A	C
maxima **EXEC**	R12 754	R11 070	R3 941	R1 085	R941	R335	R13 839	R12 011	R4 276

Only pay for a maximum of 3 children
Child rates apply up to age 27



Annual Day-to-day benefit pools

	ANNUAL SAVINGS			OHEB			SELF-PAYMENT GAP			THRESHOLD LEVEL			ABOVE THRESHOLD BENEFIT		
	P	A	C	P	A	C	P	A	C	P	A	*C	P	A	C
maxima **EXEC**	R13 020	R11 292	R4 020	R0	R0	R0	R9 696	R5 412	R1 224	R22 716	R16 704	R5 244	Unlimited with a 10% copay, sub-limits may apply for specific benefit categories		

**Up to a maximum of three children*



More than comprehensive cover, **support that goes the extra mile**

Digital healthcare tools like the Fedhealth Member App to simplify your medical aid experience

Quick AI assistance through our agent, Naledi

Fedhealth Nurse Line for 24/7 medical advice

Alignd Palliative Care Programme

MediTaxi transport service to post-hospital-isation treatment

Personalised interventions

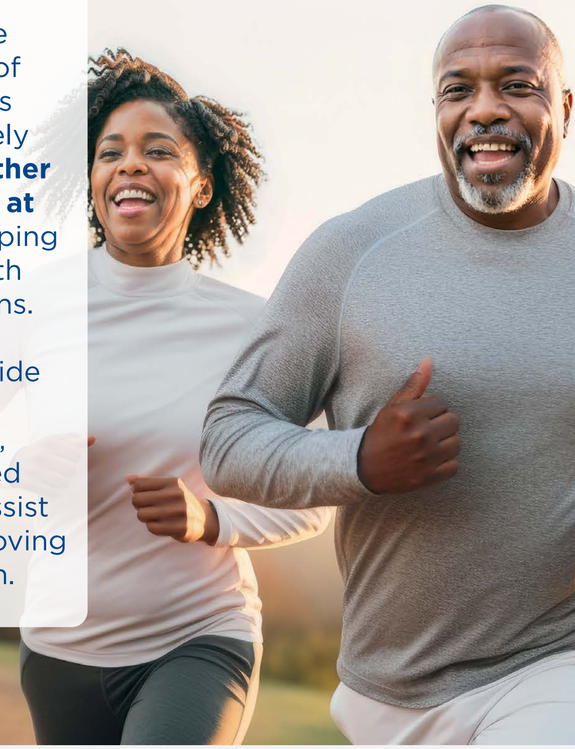
Predictive modelling of your claims to proactively **identify whether you may be at risk** of developing future health complications.

We will provide you with additional, personalised support to assist you with improving your health.

Weight Manage-ment Programme

Fedhealth OrthoCare Spinal Programme

Hospital-at-Home



Premium members deserve premium experiences, and Fedhealth delivers.

Screening, wellness and extra value-added benefits

Apart from a host of screening, preventative and wellness benefits, also offers members additional benefits like MediTaxi, emergency assistance and access to mental health support.



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	maxima **EXEC**
WELLNESS BENEFITS			
Mental wellness	Two mental health consultations per beneficiary at a nominated network GP		Two mental health consultations per beneficiary at a nominated network GP before and after Threshold
	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	1 GoSmokeFree enrolment per beneficiary every year (face-to-face and virtual excluding patches, medicines etc)	✔
Cardiac health screening (full lipogram)	All lives aged 20 and older	1 test every 5 years	✔
CHILDREN'S HEALTH			
Immunisation Programme (as per State EPI)	Birth to age 12		✔
Infant hearing screening test and consultation**	Birth up to 8 weeks of age	1 per newborn beneficiary	✔
Vision screening for retinopathy of prematurity	Babies under 1.5kg or born before 32 weeks	2 tests and consultations	✔
Paediatric consultation	Birth up to age 2	1 Paediatric consultation, with no referral required from GP	✔
HPV vaccine and administration* Cervarix and Gardasil only	Girls aged 9-16	Two doses per lifetime	✔
Child optometry screening (tariff code 11001)	All children aged 5-8	1 Child Optometry Screening per lifetime	✔

** Combined administration of vaccination benefit limit of 15 per annum per family*
***Add newborns within 30 days*

BENEFIT	Benefit criteria	Quantity and frequency	maxima **EXEC**
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 - 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. **Contraceptive implants and Intrauterine Devices:** Limited to 1 every 2 years.	✔
Emergency oral contraceptive benefit	Women up to age 55	1 every year	✔
MEN'S HEALTH			
Prostate Specific Antigen (PSA)	Men Aged 45-69	1 test every year	✔
ALL OVER 40s HEALTH			
Breast cancer screening with mammography	All lives aged 40 and older	1 every 2 years	✔
Colorectal cancer screening (faecal occult blood test)	All lives aged 50 - 75	1 every year	✔
Pneumococcal vaccination and administration*	All lives aged 65 and older	2 per lifetime	✔
Bone densitometry screening	Women aged 65 and older, men aged 70 and older.	1 test every 2 years	✔
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 & fitness)	All lives	1 every year	✔
Weight management programme	Limited to 1 qualifying enrolment per beneficiary per annum.	2 Psychotherapy consultations. 2 Dietician consultations. 2 GP consultations. 12 Biokinetics assessments (comprising of initial assessment, exercise sessions and reassessment sessions). Pathology tests (1 Insulin fasting test, 1 TSH/T4 test, 1 Lipogram test, 1 Glucose test, 1 Total cholesterol test).	✔

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

PLUS, the following support and assistance:

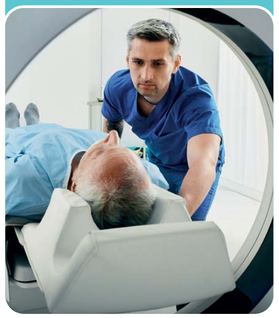
Fedhealth is the only medical scheme to cover ALL of the benefits listed below from Risk, and not the member's day-to-day benefit. This ensures a significant saving for members since they can use their day-to-day benefit for other expenses instead.

Unlimited network GP visits



Once Savings are depleted on maxima **EXEC**.

Specialised radiology



MRI/CT scans are covered whether they're performed in- or out-of-hospital. Unlimited at Fedhealth Rate. First R3 170 for each non-PMB MRI/CT scan for member's own account.

Upgrades within 30 days of a life-changing event



Life happens. So, whether members are diagnosed with a serious illness, get married or discover that a baby is on the way, Fedhealth will let them upgrade to a higher option that better suits their needs within 30 days of their diagnosis or circumstances changing.

Only pay for three children



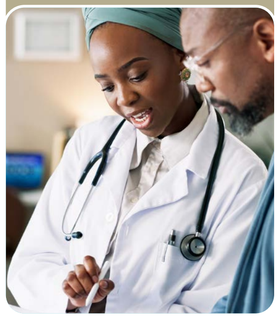
Only pay for three children – we cover the fourth and subsequent children for free. A child will be covered at child rates up to the age of 27.

Trauma treatment at a casualty ward



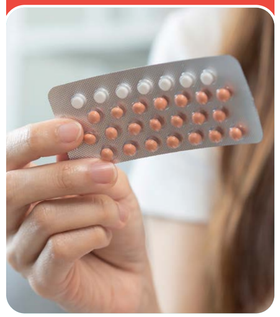
Emergency treatment, like stitches, at a casualty ward is paid for whether the member is admitted to hospital or not (unlimited up to the Fedhealth Rate). Authorisation must be obtained in 48 hours. A co-payment of R910 per visit for non-PMBs applies on maxima **EXEC**.

7 days of take-home medicine



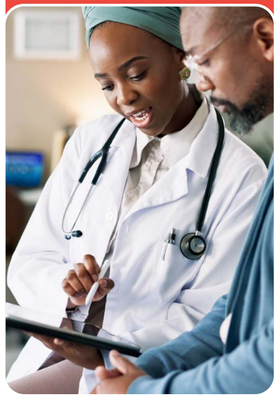
Fedhealth pays for 7 days' supply of take-home medication, to a maximum of R428 per beneficiary per admission, when the member is discharged from hospital. The medicine can either be dispensed by the hospital and reflect on the original hospital account or be dispensed by a pharmacy on the same day as the member is discharged from hospital.

Female contraceptives



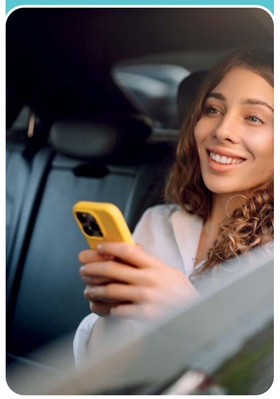
Oral, certain injectables, patches and contraceptive rings are restricted to a maximum of one month's supply per female beneficiary up to the age of 55 years old. Implants and IUDs that include the Mirena are paid for by Fedhealth every 2 years for female beneficiaries up to the age of 55 years old. These, however, must be prescribed by a GP or a gynaecologist and are not applicable to oral contraceptives prescribed for acne. Emergency contraceptives are covered for women up age 55, once per year.

30-day Post-hospitalisation benefit



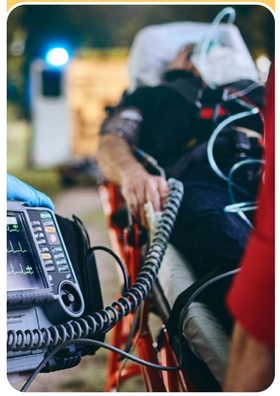
Fedhealth is one of the only medical schemes that pays for post-hospitalisation treatment for up to 30 days after discharge from hospital. This means that follow-up treatment for a full 30-day period after leaving the hospital is paid directly from Scheme Risk benefits and not your Day-to-Day benefits. 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



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



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 Specialised Radiology.

Click here to access ZOOM on Trauma treatment at a casualty ward.

Click here to access ZOOM on 30-day post-hospitalisation benefit

Click here to access ZOOM on Emergency Assistance.

Click here to access ZOOM on Upgrades within 30 days of a life changing event.

Click here to access ZOOM on Contraceptive benefit.

Click here to access ZOOM on MediTaxi.

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Day-to-Day Benefits

Here's an overview of the day-to-day benefits available on Fedhealth's Executive options, including the casualty ward benefit and the chronic medication benefit (refer to page 11 for further details).

Click here to access **ZOOM on Day-to-Day Benefits.**

BENEFIT	maxima **EXEC**
NETWORK GENERAL PRACTITIONER (GP) CONSULTATIONS	Paid from Savings then unlimited from Risk. Once Savings is depleted, Fedhealth gives unlimited cover for GP consultations as long as the member uses a GP who is on the Network.
Mental health consultations with network GPs	2 consultations per beneficiary paid from Risk before or after Threshold, then paid from Savings without accumulation to Threshold.
NON-NETWORK GENERAL PRACTITIONER CONSULTATIONS When you have not consulted your nominated network GP	Paid from Savings and Threshold. Does not accumulate to Threshold. Paid from Threshold up to the Fedhealth Rate.
Mental health GP consultations	Paid from Savings without accumulation to Threshold.
NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (EXCLUDING PSYCHIATRISTS)	Paid from Savings. Accumulation to and refund from Threshold up to cost. 10% co-payment if GP referral not obtained.
NON-NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (EXCLUDING PSYCHIATRISTS)	Paid from Savings. Does not accumulate to Threshold. 10% co-payment if GP referral not obtained.
NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (PSYCHIATRISTS)	Paid from Savings. Does not accumulate to Threshold. Paid at cost from Threshold up to the Additional Medical Services limit of R20 780 per family per year. 10% co-payment if GP referral is not obtained.
NON-NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (PSYCHIATRISTS)	Paid from Savings. Does not accumulate to Threshold. Paid at the Fedhealth Rate from Threshold up to the Additional Medical Services limit of R20 780 per family per year. 10% co-payment if GP referral is not obtained.
TRAUMA TREATMENT IN A CASUALTY WARD	Emergency treatment, like stitches, at a casualty ward is paid for whether the member is admitted to hospital or not (unlimited up to the Fedhealth Rate). Authorisation must be obtained in 48 hours. A co-payment of R910 per visit for non-PMBs applies.

BENEFIT	maxima **EXEC**
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.	Paid from Savings and Threshold. 10% co-payment once in Threshold.
ADVANCED DENTISTRY Inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians.	Paid from Savings and Threshold. R8 860 per beneficiary per year before and after Threshold. R26 460 per family per year before and after Threshold.
Osseo-integrated implants, orthognathic surgery	Paid from Savings. Does not accumulate to or pay from Threshold. Limited to and included in the Advanced Dentistry Benefit.
ADDITIONAL MEDICAL SERVICES Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	**In and Out of hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R20 780 per family per year.
ALTERNATIVE HEALTHCARE Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings. Does not accumulate to or pay from Threshold.
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS Hearing aids, wheelchairs, etc.	**In and Out of hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year. (R5 210 sub-limit per beneficiary for foot orthotics)
MEDICINES AND INJECTION MATERIAL	
Acute medicine	Paid from Savings and Threshold. R8 510 per beneficiary per year before and after Threshold. R15 750 per family per year before and after Threshold.
Chronic medicine	Please see Chronic Medicine Benefit on page 19
Over-the-counter medicine	Paid from Savings. Does not accumulate to or pay from Threshold.
OPTICAL BENEFIT Consultations, spectacle lenses, Frames and/or lens enhancements	Paid from Savings and Threshold. R4 010 per beneficiary per year before and after Threshold. R12 210 per family per year before and after Threshold.
PATHOLOGY AND MEDICAL TECHNOLOGY	Paid from Savings and Threshold. 10% co-payment once in Threshold.

**Private nursing that falls outside the Alternatives to Hospitalisation Benefit.*

BENEFIT	maxima **EXEC**
GENERAL RADIOLOGY	Paid from Savings and Threshold. 10% co-payment once in Threshold.
SPECIALISED RADIOLOGY Pre-authorisation is required	Unlimited at Fedhealth Rate. First R3 170 for non-PMB MRI/CT scans for the member's account
Oncology PET and PET/CT scans	2 PET scans per family per annum limited to the Oncology benefit subject to DSP network. R5 890 co-payment for use of non-DSP
SPECIFIED PROCEDURES IN PRACTITIONER'S ROOMS Paid from the in-hospital benefit (subject to authorisation)	Gastroscopy (no general anaesthetic will be paid for) Colonoscopy (no general anaesthetic will be paid for) Flexible sigmoidoscopy Indirect laryngoscopy Removal of impacted wisdom teeth Intravenous administration of bolus injections for medicines that include antimicrobials and immunoglobulins (payment of immunoglobulins is subject to the Specialised Medication Benefit) Fine needle aspiration biopsy Excision of nailbed Drainage of abscess or cyst Injection of varicose veins Excision of superficial benign tumours Superficial foreign body removal Nasal plugging for epistaxis Cauterisation of warts Bartholin cyst excision
PHYSICAL THERAPY Chiropractics, biokinetics and physiotherapy	Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R20 780 per family per year.

Maternity and Childhood Benefits





Maternity and Childhood Benefits

Fedhealth members enjoy the following in- and out-of-hospital benefits during pregnancy, birth and their children's early years, which include, for example, the Fedhealth Baby | Mom Maternity Care Programme, paediatric consults, immunisations and the Paed-IQ advice line.



BENEFIT		maxima **EXEC**
During pregnancy		
FEDHEALTH BABY | MOM MATERNITY CARE PROGRAMME		
Online Doula-on-Call consultation* to activate member's enrolment PLUS a R500 voucher once Doula consultation is completed. A personal Doula (area dependent) from our Preferred Doula list. Up to R4 000 in vouchers and gifts along member's pregnancy journey. Weekly pregnancy updates (and every second week for spouse). Area Doula support meetings during pregnancy - R1 000 voucher on completion of 3 doula meetings. Online healthy pregnancy workshop (before 26 weeks) - R300 voucher on completion of workshop. Online childbirth classes (after 26 weeks) - R700 voucher on completion of classes. A midwife appointment - R500 voucher after appointment. A R1 000 voucher if member gives birth at a preferred birthing facility. 24-hour medical advice line. Trimester calls from our friendly consultants. Doula-on-Call support throughout pregnancy. Post-birth Doula check-in Online lactation consultation. Handy Fedhealth baby bag, filled with essential baby products. **We know not every mum qualifies for Doula care due to medical reasons and therefore will receive a lesser value of certain Vouchers as above. Please speak to our team about the alternative programme benefits*		✔
MAIN BENEFITS		
Antenatal (or postnatal) consultations	12 antenatal (or postnatal) consultations with a midwife, network GP or gynaecologist	✔
Antenatal scans	2 x 2D antenatal scans	✔
Amniocentesis	1 amniocentesis	✔
Antenatal classes	Antenatal classes up to R1 250 conducted by Private Nurses	✔
RSV vaccination for maternity	Once in a women's lifetime during pregnancy funded from Risk.	✔
BIRTH-RELATED BENEFITS		
Private ward cover	Private ward cover (when available) for delivery	✔

Pre-authorisation is required. Members will receive a handy Fedhealth Baby Bag once they've registered for the Maternity Care Programme from their 12th week of pregnancy.

Please refer to page 28 to see benefits related to maternity confinement in-hospital.



Click here to access **ZOOM on Maternity and Childhood Benefits.**

BENEFIT			maxima **EXEC**
Post-birth benefits			
Postnatal (or antenatal) consultations	12 antenatal (or postnatal) consultations with a midwife, network GP or gynaecologist		✔
Vision screening for retinopathy of prematurity	Babies under 1.5kg or born before 32 weeks	2 tests and consultations	✔
Infant hearing screening test**	Birth up to 8 weeks of age	1 per newborn beneficiary	✔
Paediatric consultation	Birth up to age 2	1 Paediatric consultation, with no referral required from GP	✔
Online post-birth lactation and breastfeeding consultations	Exclusively available to members on Fedhealth Baby | Mom Maternity Care Programme		✔
Appliances	Breast pumps and nebulisers paid from Savings		✔
CHILD CARE			
Immunisation programme and administration* (as per State EPI)	Birth to age 12		✔
HPV vaccine and administration* Cervarix and Gardasil only	Girls aged 9-16	Two doses per lifetime	✔
Childhood illness specialised drug benefit	All children up to age 18	Growth Hormone medication Palivizumab for Respiratory Syncytial Virus Botulinum Toxin Juvenile Idiopathic / Rheumatoid Arthritis medication	✔
Optical screening	All children aged 5-8	1 Child Optometry Screening per lifetime	✔
24-HOUR PAED-IQ ADVICE LINE	Once your baby is born, access to paediatric nurse helpline 24 hours a day. This advice line can be used until your child is 14 years old.		✔

Please note:
*1. *Combined administration of vaccination benefit limit of 15 per annum per family*
*2. **Add newborns within 30 days*
3. Child rates up to the age of 27
4. Only pay for three children – we cover fourth and subsequent children for free

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:

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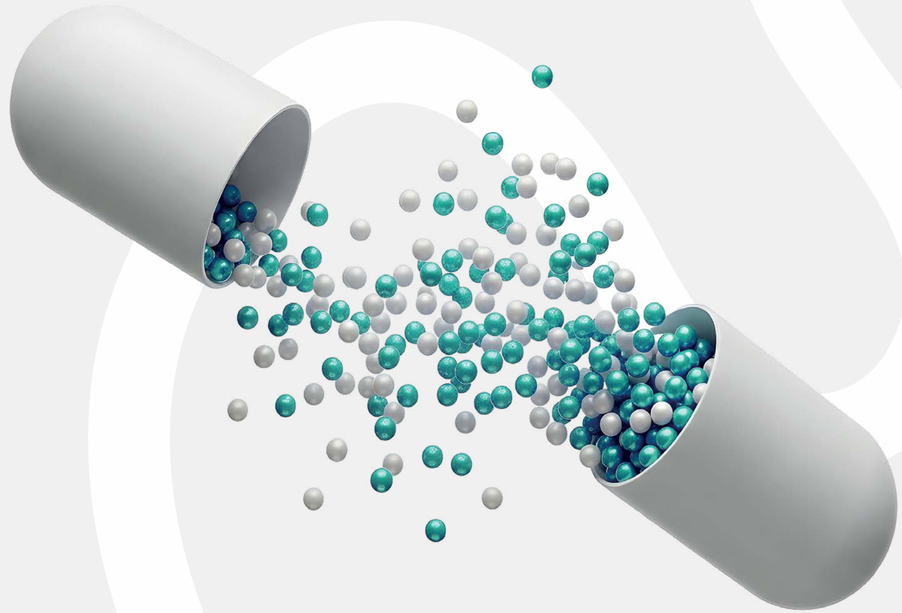
LIMIT	Subject to a limit of R8 450 per beneficiary, and R15 530 per family. Thereafter unlimited cover for conditions on the CDL.
FORMULARY	Comprehensive formulary. 30% co-payment for non-use of formulary medication, not refundable from Savings.
PHARMACY	Fedhealth Network Pharmacies with a 30% co-payment for utilisation of a non-DSP.

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

Limit	Unlimited, 30% co-payment if DSP (ScriptPharm) is not utilised



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

45 Additional conditions covered on maxima EXEC:

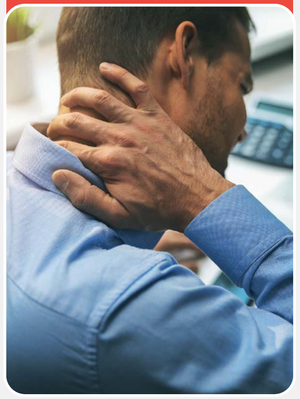
Acne (up to the age of 21)
Allergic Rhinitis (children under the age of 18)
Angina
Ankylosing Spondylitis
Anorexia Nervosa
AD(H)D (children ages 6 – 18)
Barrett's Oesophagus
Benign Prostatic Hyperplasia
Bulimia Nervosa
Calcium Supplementation
Cerebral Palsy
Connective Tissue Disorder
Conn's Syndrome
Cushing's Syndrome
Deep Vein Thrombosis
Depression
Dermatomyositis
Eczema (children under the age of 18)
Endocrine Disorder
Endometriosis
Gastro-Oesophageal Reflux Disease
Generalised Anxiety Disorder
Huntington's Chorea
Liver Failure
Menieres Disease
Narcolepsy
Obsessive Compulsive Disorder
Osteoarthritis
Panic Disorder
Paraplegia/Quadriplegia (associated medicine)
Peripheral Neuropathy
Polyarteritis Nodosa
Post-Traumatic Stress Disorder
Psoriasis
Pulmonary Interstitial Fibrosis
Rickets
Scleroderma
Thromboangitis Obliterans
Thrombocytopaenic Purpura
Tourette's Syndrome
Transient Ischaemic Attacks
Trigeminal Neuralgia
Urticaria
Valvular Heart Disease
Zollinger-Ellison Syndrome



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.**

Weight Management Programme



The Fedhealth Weight Management Programme is designed for qualifying members with a high BMI and waist circumference. This benefit is available once annually per beneficiary.

Under this programme, members participate in a 12-week, biokineticist-led intervention plan that gives them access to 2 dietician consultations, 2 psychologist consultations, as well as 2 GP consultations. Various pathology codes are also available to assist Doctors with exploring any underlying medical reason for obesity. Once the programme is completed, ongoing advice and monitoring is also made available to the member.

Click here to access **ZOOM on Weight Management Programme.**

Smoking Cessation Programme



Members who smoke can sign up for the GoSmokeFree service that's available at 200 pharmacies countrywide, including Dis-Chem, Clicks and independent pharmacies. All smokers have access once per beneficiary per year to have the GoSmokeFree consultation paid from Risk. The consultation can be a GoSmokeFree Virtual Service (phone or video) or face to face.

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

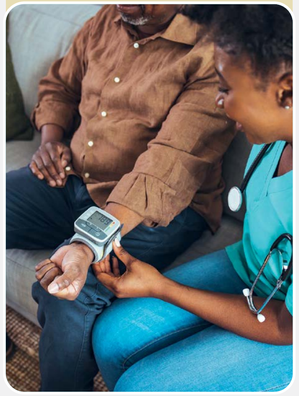
Alignd Palliative Care Programme



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.



Click here to access ZOOM on Oncology Benefits.

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	maxima **EXEC**
ONCOLOGY LIMIT The use of non-DSP* will attract a 25% upfront co-payment.	R668 430 at preferred provider and paid from Core protocol. DSP* above limit. 25% co-payment applies where a DSP is not used.
Active treatment period	Subject to Oncology limit. ICON Core 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.	Subject to Oncology limit. ICON Core Protocols apply.
Radiology and pathology	Subject to Oncology limit.
PET and PET-CT scans	Limited to 2 per family per year, DSP Network applicable or a R5 890 co-payment for non-DSP use.
Specialised drugs for oncology	R208 450
Brachytherapy materials	R66 530
TERMINAL CARE	R36 960

** 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

In order for us all to be productive members of society, reach our full potential and cope with the stresses that are associated with daily life, it's important that we prioritise our mental health and wellbeing. Mental health impacts our thoughts, emotions, interactions, livelihoods and enjoyment of life.

Fedhealth recognises that mental health is key to our members' quality of life, and as such, we offer a range of benefits and programmes across the Executive Plan option range to provide members with mental health care and support.



Click here to access ZOOM on Mental Health Benefits.

BENEFIT		maxima **EXEC**
WELLNESS RESOURCES AND DIGITAL TOOLS	**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 and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder. Chronic medication for bipolar disorder and schizophrenia is also covered as part of PMBs.
CONSULTATIONS		Two mental health consultations per beneficiary (in network GPs only). 15 out-of-hospital consultations per person for major affective disorders, anorexia, bulimia, acute stress disorder, and substance abuse. Additional consultations paid from available Fedhealth Savings. Once in Threshold, Additional Medical Services benefit that is limited to R20 780 per family for out-of-hospital psychologist, psychiatrist or physical therapy consultations. Additional benefits once registered on the Mental Health Programme.
CHRONIC MEDICATION FOR MENTAL HEALTH CONDITIONS		As part of annual chronic medicine benefit of R8 450 per beneficiary, R15 530 per family covering a list of mental health diagnoses.
MENTAL HEALTH PROGRAMME		Once enrolled, qualifying members gain access to support from a dedicated Care Manager, educational resources, as well as a set benefit that can be used for consultations with psychiatrists, psychologists, GPs or other mental health providers. Limited to R10 000 per enrolling beneficiary.
PSYCHIATRIC HOSPITALISATION		R60 000 per family

Hospital Cover



Unlimited Hospital Cover

The **Executive** options, like all Fedhealth options, has an unlimited in-hospital benefit. Pre-authorisation must be obtained for all planned hospital admissions. For emergencies, authorisation must be obtained within two working days after going to hospital.



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.
- **Selected procedures in day wards, day clinics and doctor's rooms** on the Fedhealth Day Surgery Network.
- **Selective procedures in doctor's rooms** paid from risk if authorised
- **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 30 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	maxima **EXEC**
OVERALL ANNUAL LIMIT (OAL)	No overall annual limit
HOSPITAL NETWORK	
Substance abuse facilities.	Fedhealth Substance Abuse Facilities Network. Voluntary use of non-network substance abuse facility results in a 25% co-paymement.
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 negotiated tariff.
CONFINEMENT	
Maternity confinement: Accommodation in a general ward, high care and intensive care unit, theatre fees, medicine, material and hospital apparatus.	Unlimited
Private ward cover	When available
Delivery by Fedhealth Network GPs and specialists	Covered in full
Delivery by non-network GPs and specialists	Covered up to the Fedhealth Rate. Non-network specialists reimbursed up to 200% of the Fedhealth Rate.
Maternity confinement in a registered birthing unit or out-of-hospital	Unlimited
Delivery by a registered midwife/nurse or a practitioner	Unlimited
Hire of water bath and oxygen cylinder	Unlimited
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.
FEDHEALTH BABY | MOM MATERNITY CARE PROGRAMME	All members enjoy access to the Fedhealth Baby|Mom Maternity Care Programme that provides ongoing support and benefits throughout their pregnancy journey, including a custom-designed Fedhealth baby bag.
ADDITIONAL MEDICAL SERVICES Includes dietetics, occupational therapy, speech therapy, orthoptics, podiatry, private nurse practitioners, social workers, audiology, genetic counselling	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R20 780 per family per year. Combined limit with Physical Therapy.

BENEFIT	maxima **EXEC**
SURGICAL PROCEDURES Hospital admissions will require pre-authorisation	Unlimited
NON-SURGICAL PROCEDURES AND TESTS Specified non-surgical procedures in practitioner's rooms (Subject to authorisation and covered from risk)	Gastroscopy (no general anaesthetic will be paid for) Colonoscopy (no general anaesthetic will be paid for) Flexible sigmoidoscopy Indirect laryngoscopy Removal of impacted wisdom teeth Intravenous administration of bolus injections for medicines that include antimicrobials and immunoglobulins (payment of immunoglobulins is subject to the Specialised Medication Benefit) Fine needle aspiration biopsy Excision of nailbed Drainage of abscess or cyst Injection of varicose veins Excision of superficial benign tumours Superficial foreign body removal Nasal plugging for epistaxis Cauterisation of warts Bartholin cyst excision
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 Nursing services, sub-acute facilities and physical rehabilitation	
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff
Sub-acute facilities, physical rehabilitation facilities	Unlimited at negotiated tariff
Terminal care benefit	R36 960
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS	
General medical and surgical appliances (including glucometers)	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year.

BENEFIT	maxima **EXEC**
Hearing aids including repairs	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year.
Large orthopaedic orthotics/appliances	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year.
Stoma products	Unlimited subject to authorisation
CPAP apparatus for sleep apnoea	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year.
Foot orthotics (incl. shoes and foot inserts/levellers)	**In- and out-of-hospital:** Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R18 540 per family per year. (R5 210 sub-limit per beneficiary for foot orthotics)
Oxygen therapy equipment	Unlimited subject to authorisation
Home ventilators	Unlimited subject to authorisation
Long leg callipers	Unlimited subject to authorisation
Moon boots	Limited to R2 140 per beneficiary payable from Risk. Once benefit is depleted, payable from available Savings.
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
Non-network Specialists	Paid up to 200% of the Fedhealth Rate
Other healthcare practitioners	Covered up to the Fedhealth Rate

BENEFIT	maxima **EXEC**
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.	R668 430
Corneal grafts	R38 890 per beneficiary
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	R70 160
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws.	See combined benefit limit for all unlisted internal prosthesis*
Cardiac pacemakers	R58 380
Cardiac stents	R60 100
Cardiac valves	R53 340
Detachable platinum coils	R60 740
Elbow, hip, knee and shoulder replacement	R41 670 limit applies for each joint category separately and not a combined limit for all. All joint replacements are limited to one procedure per joint category per beneficiary per year.
Intraocular lenses – non-cataract (per lens) limited to 2 per beneficiary	R3 750
*Combined benefit limit for all unlisted internal prosthesis	R35 020
PROSTHESES EXTERNAL	R20 680
CONTINUOUS GLUCOSE MONITORING (CGM DEVICES) This benefit is limited to Type 1 diabetics only.	R29 000 per family every year for CGM consumables and R8 000 per family every 5 years for CGM device.
GENERAL RADIOLOGY	Unlimited
SPECIALISED RADIOLOGY	Unlimited at Fedhealth Rate. First R3 170 for non-PMB MRI/ CT scans for the member's account. Oncology PET and PET/CT scans - 2 PET scans per family per annum limited to the Oncology benefit subject to DSP network. R5 890 co-payment for use of non-DSP.
CT scans, MUGA scans, MRI scans, radio isotope studies	Specific authorisation required

BENEFIT	maxima **EXEC**
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.	R643 340 up to the Fedhealth Rate
IMMUNE DEFICIENY RELATED TO HIV INFECTION Hospitalisation, anti-retroviral and related medication and related pathology.	Unlimited

Procedure co-payments

CO-PAYMENTS PER EVENT APPLICABLE ON THE HOSPITAL / FACILITY BILL ONLY	maxima **EXEC**
Arthroscopic procedures - hip, wrist, knee, shoulder, ankle, other arthroscopic procedures	R3 570
Diagnostic laparoscopy	R5 760
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ toupet hernia repairs only), laparoscopic procedures	R5 760
Spinal surgery**	R8 040
Colonoscopy, Upper GI endoscopy	R3 360
Surgical extraction of impacted wisdom teeth	R6 140
JOINT REPLACEMENTS	
Single hip and knee replacements with CP*	No co-payment
Single hip and knee replacements - non-use of CP*	R37 750
Other joint replacements	R6 140

** 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.*

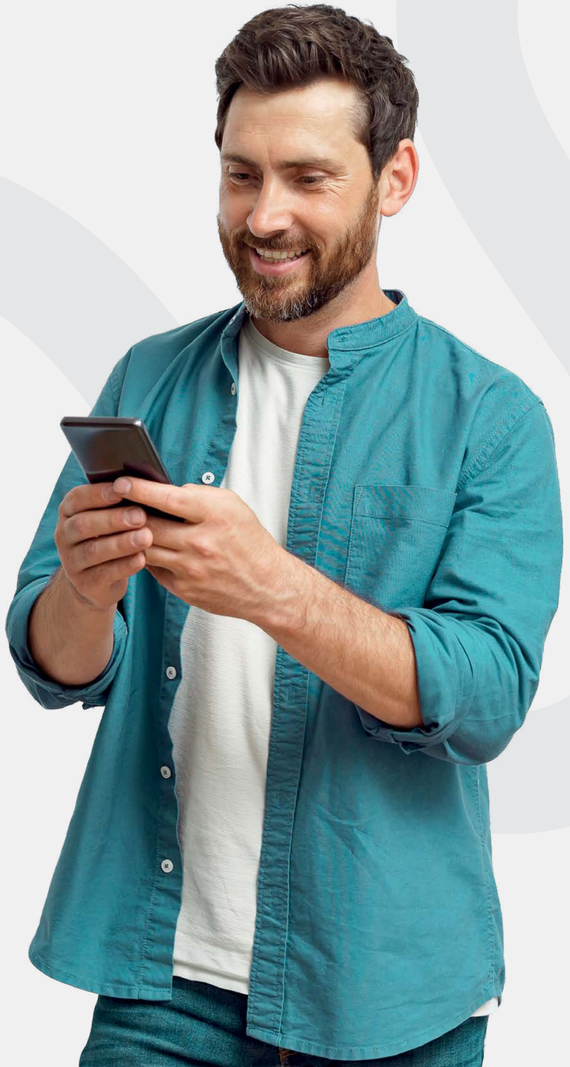
Links to benefits info

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 →
- Fedhealth Baby|Mom Maternity Care Programme →
- Hospital at Home Benefit →
- Maternity & Childhood Benefits →
- MediTaxi Benefit →
- Mental Health Benefit →
- Mental Health Programme →
- Oncology Benefit →
- Option Upgrades →
- OrthoCare Spinal Programme →
- Screening Benefit →
- Self-Service Channels →
- Selected Procedures Benefit →
- Smoking Cessation Programme →
- Specialised Radiology Benefit →
- Specialist Referral →
- Weight Management Programme →

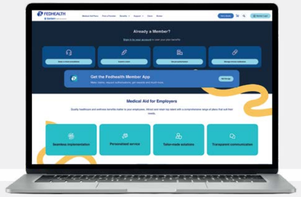


Contact us

WEBSITE

fedhealth.co.za

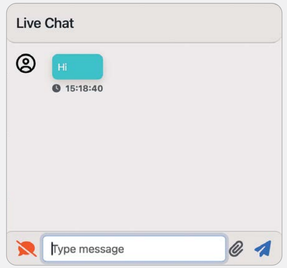
The website provides easy-to-navigate information on our options, step-by-step instructions on how to submit claims etc., scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



LIVECHAT

Access on the website

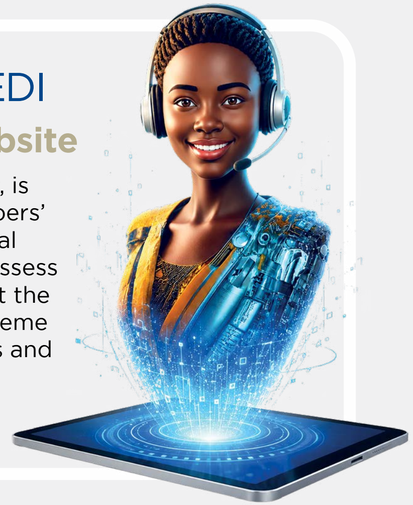
Members can type in their queries and one of our LiveChat agents will assist them online.



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.

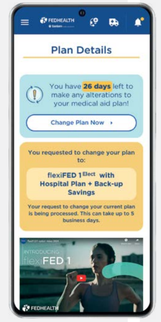
Save the number 060 070 2479 as a contact and type 'hi' to start a conversation

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.