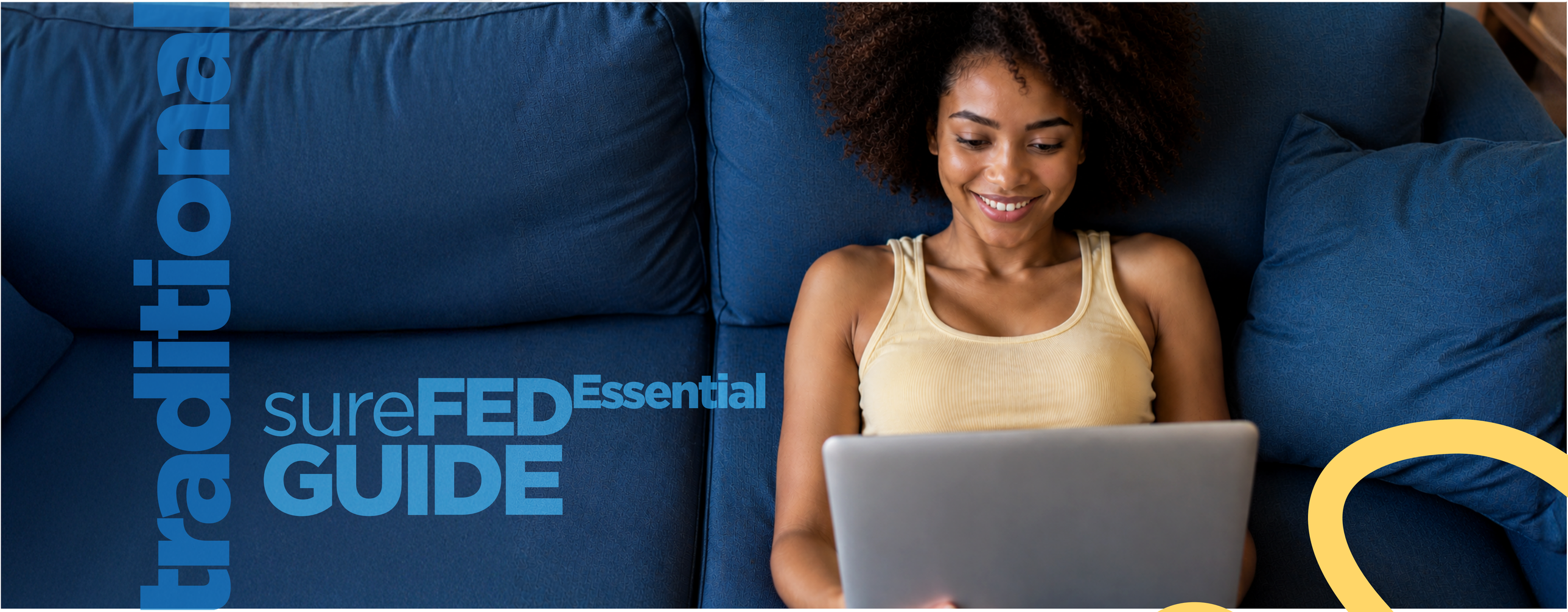
FEDHEALTH

Sanlam preferred healthcare provider

traditional

sureFED Essential GUIDE



sureFED Essential TRADITIONAL 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.

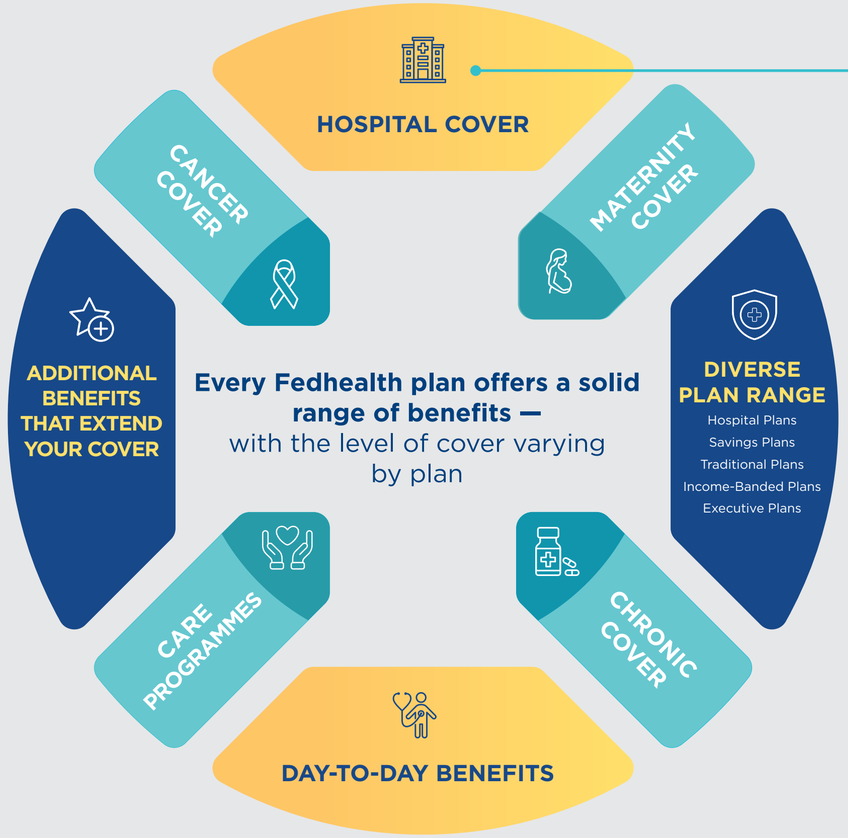
GET REWARDS

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

Available on all plans - Benefit limits may apply

AFFORDABLE COVER ON NETWORK PLANS

Available on: sure**FED**[Essential]

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: sureFED Essential overview

		sureFED Plus
Monthly contribution	**P**rincipal Member	R3 565
	Adult Dependant	R3 115
	Child Dependant	R999
Day-to-day benefit	Annual D2D+ Annual day-to-day benefit	R3 380
		Annual pool of funds for out-of-hospital expenses
		M+0: R7 272 M+1: R10 392 M+2: R12 468 M+2+:R13 512
		Sub-limits apply on certain benefit categories
	Additional benefits	Optical benefits; Basic and advanced dentistry; Unlimited network GP consults once day-to-day benefit is depleted; MRI/CT scans in- and out-of-hospital
Maternity	During pregnancy	✓
	Hospital birth cover	✓
	Post-birth benefit	✓
	Infant & childcare	✓
Mental health	PMB	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
	Additional out-of-hospital consults	✓ R5 200 pf, subject to the Enhanced in-hospital benefit
	Enhanced in-hospital benefit	✓ R10 390 pf
Chronic benefits	27 PMB conditions	✓
	Additional conditions	Depression
Cancer		R259 750
Hospital cover	Use network facilities for planned procedures	Unlimited hospitalisation / Full cover for network Specialists in-hospital
		✓

SUREFED ESSENTIAL 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
- Upgrade to a higher plan within 30 days of a life-changing event

sureFED Essential Plan
Contributions

Plan contributions

	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD
sureFED Essential	R1 940	R1 845	R870

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



Fedhealth applies child rates up until age 27.





sureFED Essential
Day-to-day benefits

We're rewarding members' smart health choices with up to R3 380 in extra Day-to-Day benefits.

sureFED Essential
R1 226

Please note that D2D+ Rand amounts listed are annual family amounts.

By completing a Health Risk Assessment at a pharmacy or GP, and registering on the Fedhealth Member App, sure**FED** members can unlock an extra amount of up to R3 380 to use for Day-to-Day medical expenses. These expenses will first be covered by your D2D+ benefit up to the Fedhealth Rate once it is activated. After this benefit is exhausted, any remaining expenses will be paid from your Day-to-Day benefits:

- **GP consultations**
- **Specialist consultations**
- **Basic dentistry**
- **Prescribed medication**
- **Pathology**
- **General radiology**

This benefit will bring even more Day-to-Day value for members!

sureFED Essential	
Set limits per benefit category	
Nominated network GP consults	M+0:4; M+1+: 7
Network specialist consults	2 consults (up to R2 310 per family)
Preventative dentistry	1 visit at a dentist + 1 visit at an oral hygienist per beneficiary
Acute medication, pathology, radiology	R1 870 per family (defined list)
Pharmacy medication (OTC)	R156 per script (R623 pf per annum)
Optometry	R1 970 per beneficiary every 2 years at DSP
MRI/CT scans (in- and out-of-hospital)	R12 570 per family per annum (co-pay for non-PMBs)
Physical therapy	2 consults per beneficiary per annum (R80 co-pay applies)
Additional benefit	
3 virtual GP consults per family per annum	

Additional benefits that extend your cover

- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward
- Female contraceptives

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.**

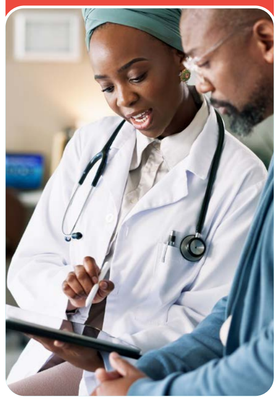
BENEFIT			sureFED Essential
WELLNESS BENEFITS			
Mental wellness	Mental health consultations		No benefit unless PMB
	Depression medication		R2 370 per beneficiary subject to an approved list of medications
	Stress and Anxiety benefit		Two virtual consultations per beneficiary which can be used via any virtual mental health platform, this is a non PMB benefit
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.		✔
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)	✔
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	✔

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

BENEFIT			sureFED Essential
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	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 & 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)	✔

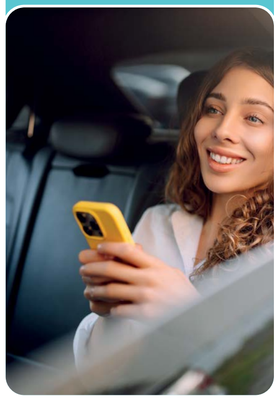
PLUS, the following support and assistance:

30-day Post-hospitalisation benefit



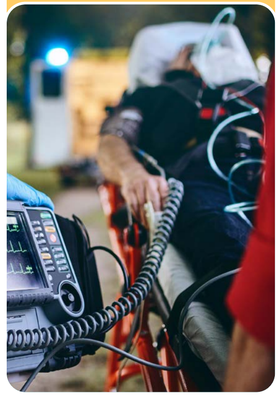
Fedhealth is one of the only medical schemes that pays for post-hospitalisation treatment for up to 30 days after discharge from hospital. This means that follow-up treatment for a full 30-day period after leaving the hospital is paid directly from Scheme Risk benefits and not your Day-to-Day benefits.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

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

Click here to access **ZOOM on Screening Benefit.**

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

sureFED Essential Plan
Day-to-Day Benefits

Here's an overview of the Day-to-Day benefits (and their limits) that are available on the sureFED Essential option. These include benefits like network and non-network GP visits, chronic medication and specialised radiology.

BENEFIT	sureFED Essential
ANNUAL DAY-TO-DAY BENEFIT	Subject to sub-limits per benefit category
NETWORK GENERAL PRACTITIONER (GP) CONSULTATIONS	M+0: 4 consultations with a nominated network GP per year. M+1+: maximum of 7 consultations with a nominated network GP per year. Virtual GP consults limited to 3 per family per annum.
NON-NETWORK GENERAL PRACTITIONER CONSULTATIONS When you have not consulted your nominated network GP	Limited to 2 consultations per family per year with either a non-network or a non-nominated network GP.
NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (REQUIRES REFERRAL FROM A GP)	Limited to 2 consultations up to a maximum of R2 310 per family per year (including procedures). 30% co-payment if referral is not obtained.
NON-NETWORK MEDICAL SPECIALIST CONSULTATIONS AND VISITS (REQUIRES REFERRAL FROM A GP)	Covered up to 70% of the Fedhealth Rate & subject to the in-network specialist benefit. 30% co-payment if GP referral is not obtained.
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.	**1 visit per annum to a network dentist which includes the following:** • A consultation • Intra oral radiographs • Scale and polishing • Infection control (gloves and masks) • Instrument sterilisation **1 visit per annum to an oral hygienist which includes the following:** • A consultation • Scale and polishing • Infection control (gloves and masks) • Instrument sterilisation

BENEFIT	sureFED Essential
ADVANCED DENTISTRY inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	No benefit unless PMB level of care
Osseo-integrated implants, orthognathic surgery	No benefit unless PMB level of care
ADDITIONAL MEDICAL SERVICES Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing, psychologists, social workers, speech therapy	No benefit unless PMB level of care
ALTERNATIVE HEALTHCARE Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	No benefit
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS Hearing aids, wheelchairs, etc.	No benefit unless PMB level of care
MEDICINES AND INJECTION MATERIAL	
Acute medicine	Limited to R1 870 per family. Subject to acute formulary, 30% co-payment for use of non-formulary medication
Chronic medicine	Please see chronic medicine benefit on page 18
Over-the-counter medicine	Limited to R156 per script to a family limit of R623 per annum.
OPTICAL BENEFIT	Subject to R1 970 pb, based on a two-year benefit cycle. Subject to IsoLeso Optometrist Network.
Consultations	Limited to one comprehensive examination per beneficiary. With a R104 co-payment. Subject to the Optical Limit
Spectacle lenses	Limited to 1 pair of clear CR39 single vision spectacle lenses. With a R104 co-payment. Subject to the Optical Limit
Frames and/or lens enhancements	Limited to R779 per beneficiary. With a R104 co-payment. Subject to the Optical Limit

BENEFIT	sureFED Essential
Contact lenses	No benefit
PATHOLOGY AND MEDICAL TECHNOLOGY	Subject to the Acute Medication Benefit limit of R1 870. Subject to basic protocols and a limited list of tests and specified tariff codes.
GENERAL RADIOLOGY	Subject to the Acute Medication Benefit limit . Subject to basic protocols and a limited list of tests and specified tariff codes.
SPECIALISED RADIOLOGY Pre-authorisation is required	Limited to R12 570 per family, in and out-of-hospital at Fedhealth Rate. First R2 910 for non-PMB MRI/ CT scans for member's account
Oncology PET and PET/CT scans	No benefit unless PMB level of care
SPECIFIED PROCEDURES IN PRACTITIONER'S ROOMS	
Non-surgical procedures & tests: Specified non-surgical procedures in practitioner's rooms (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	2 consultations per beneficiary per annum with a R80 co-payment. Covers sports and non-sports related injuries.

Maternity and Childhood Benefits





Maternity and Childhood Benefits

sure**FED** 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		sure**FED** Essential
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	6 antenatal (or postnatal) consultations with a midwife, network GP or gynaecologist.	✔ (gynae limited to 2 consultations)
Antenatal scans	2 x 2D antenatal scans	✔
Amniocentesis	1 amniocentesis	✔
Antenatal classes	Antenatal classes up to R1 250 conducted by Private Nurses	✔
BIRTH-RELATED BENEFITS		

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

Please refer to page 26 to see benefits related to maternity confinement in-hospital.



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

BENEFIT			sureFED Essential
Post-birth benefits			
Postnatal (or antenatal) consultations	6 antenatal (or postnatal) consultations with a midwife, network GP or gynaecologist		✔ (gynae limited to 2 consultations)
Infant hearing screening test**	Birth up to 8 weeks of age	1 per newborn beneficiary	✔
Paediatric consultation	Birth up to age 1	1 Paediatric consultation, with no referral required from GP	Paid from specialist consultation benefit
CHILD CARE			
Immunisation programme and administration* (as per State EPI)	Birth to age 12		✔
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:

	sureFED Essential
LIMIT	Unlimited cover for the Prescribed Minimum Benefit conditions on the Chronic Disease List (CDL) Depression medication – R2 370 per beneficiary subject to an approved list of medications.
FORMULARY	Basic formulary or a 30% co-payment for non-use of formulary medication.
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 AND POST-EXPOSURE PROPHYLAXIS	
Limit	Unlimited, 30% co-payment if DSP (ScriptPharm) is not utilised

27 Chronic conditions on the Chronic Disease List (CDL):

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



Managed Care



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.**

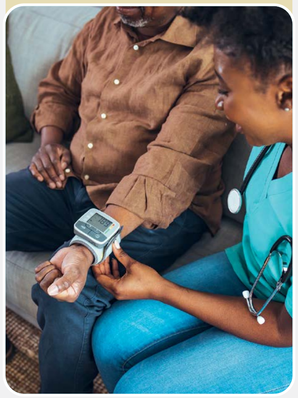
Alignd Palliative Care Programme



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, 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 sure**FED**[Essential] 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.

BENEFIT	sure**FED**[Essential]
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
Specialised drugs for oncology	No benefit
Brachytherapy materials	No benefit
TERMINAL CARE	Unlimited at cost at PMB level of care

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 on the sure**FED** options to provide members with mental health care and support.



Click here to access ZOOM on Mental Health Benefits.

BENEFIT		sure**FED**Essential
WELLNESS RESOURCES AND DIGITAL TOOLS	Mental health consultations	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 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		15 out-of-hospital consultations per person for major affective disorders, anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder as per PMB entitlement. **Stress and Anxiety Benefit:** Two virtual consultations per beneficiary which can be used via any virtual mental health platform.
CHRONIC MEDICATION FOR MENTAL HEALTH CONDITIONS		Covered under PMBs for qualifying conditions. Depression medication - R2 370 per beneficiary subject to an approved list of medications.
MENTAL HEALTH PROGRAMME		No access to programme.
PSYCHIATRIC HOSPITALISATION		No benefit unless PMB level of care

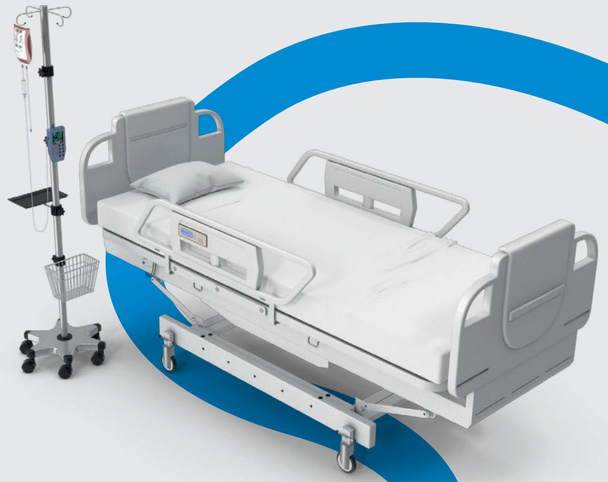
Hospital Cover



Unlimited Hospital Cover

The sure**FED** options, like all Fedhealth options, have 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, or you will have to pay a penalty of R1000.



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 70% of the Fedhealth Rate on sure**FED**[Essential].
- **Selected procedures in day wards and day clinics** on the Fedhealth Day Surgery Network.
- **Selective procedures in doctor's rooms** paid from risk if authorised
- Members must use the sure**FED Fedhealth Hospital Network** or pay a 30% co-payment on the hospital account.
- **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.

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	sureFED Essential
OVERALL ANNUAL LIMIT (OAL)	No overall annual limit
HOSPITAL NETWORK	
Acute Hospital Facilities	Fedhealth network hospitals
Day Surgery Facilities	Day Surgery Facilities Network
Mental Health Facilities	Fedhealth Mental Health Facilities Network
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 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. 25% co-payment on voluntary use of non-network substance abuse facilities.
CONFINEMENT	
Maternity confinement: Accommodation in a general ward, high care and intensive care unit, theatre fees, medicine, material and hospital apparatus.	Unlimited
Elective Caesareans: Unlimited at cost for Network GPs and Specialists at Network hospitals.	R6 230 co-payment for non-PMB elective caesareans
Private ward cover	No benefit
Delivery by Fedhealth Network GPs and specialists	Covered in full
Delivery by non-network GPs and specialists	Covered up to 70% 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 PROGRAMME	No benefit

BENEFIT	sureFED Essential
ADDITIONAL MEDICAL SERVICES Includes dietetics, occupational therapy, speech therapy, orthoptics, podiatry, private nurse practitioners, social workers, audiology, genetic counselling	No benefit unless PMB level of care
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 Sub-acute facilities and physical rehabilitation facilities.	
Nursing agencies	No benefit unless PMB
Private nurse practitioners	No benefit
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost at PMB level of care
Terminal care benefit	Unlimited at cost at PMB level of care
APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS	
General medical and surgical appliances (including glucometers)	No benefit unless PMB level of care
Hearing aids including repairs	No benefit unless PMB level of care

BENEFIT	sureFED Essential
Large orthopaedic orthotics/appliances	No benefit unless PMB level of care
Stoma products	No benefit unless PMB level of care
CPAP apparatus for sleep apnoea	No benefit unless PMB level of care
Foot orthotics (incl. shoes and foot inserts/levellers)	No benefit unless PMB level of care
Oxygen therapy equipment	No benefit unless PMB level of care
Home ventilators	No benefit unless PMB level of care
Long leg callipers	No benefit unless PMB level of care
Moon boots	No benefit unless PMB level of care
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 70% of the Fedhealth Rate
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 at DSP
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

BENEFIT	sureFED Essential
Cardiac pacemakers, cardiac stents, 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	Unlimited at cost at PMB level of care
Bi-ventricular pacemakers and implantable cardioverter defibrillators (ICDs)	Unlimited at cost at PMB level of care
Intraocular lenses – non-cataract (per lens)	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
GENERAL RADIOLOGY	Unlimited
SPECIALISED RADIOLOGY	Limited to R12 570 per family, in and out-of-hospital at Fedhealth Rate. First R2 910 for non-PMB MRI/ CT scans for member's account.
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 at DSP. 40% co-payment for voluntary use of non-DSP.
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	sureFED Essential
Bunion procedures, gastritis / dyspepsia / heartburn	No benefit unless PMB level of care
Diagnostic cystoscopy, 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	R6 230
Arthroscopic procedures - wrist	R6 230
Arthroscopic procedures - hip	No benefit
Arthroscopic procedures - knee	No benefit unless PMB level of care. Anterior Cruciate Ligament repair – R6 230
Other arthroscopic procedures	R6 230
Back & neck pain procedures	No benefit unless PMB level of care
Colonoscopy, Upper GI endoscopy	R3 120
Dental admissions	No co-payment
Elective C-sections	R6 230
Inguinal hernia surgery	No benefit unless PMB level of care
JOINT REPLACEMENTS	
Hip and knee replacements	No benefit
Other joint replacements	No benefit
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ toupet hernia repairs only), appendectomy, diagnostic laparoscopy	PMB level of care
Laparoscopic pyeloplasty, Varicocelectomy, Sacrocolpopexy, Rectopexy, Recto sacrocolpopexy	Open only, except for PMB
Laparoscopic radical prostatectomy	Open only, except for PMB
Spinal surgery	No benefit unless PMB level of care
Surgical extraction of impacted wisdom teeth	R1 560 in a day clinic, R5 200 in a hospital
Varicose vein procedures	No benefit unless PMB level of care

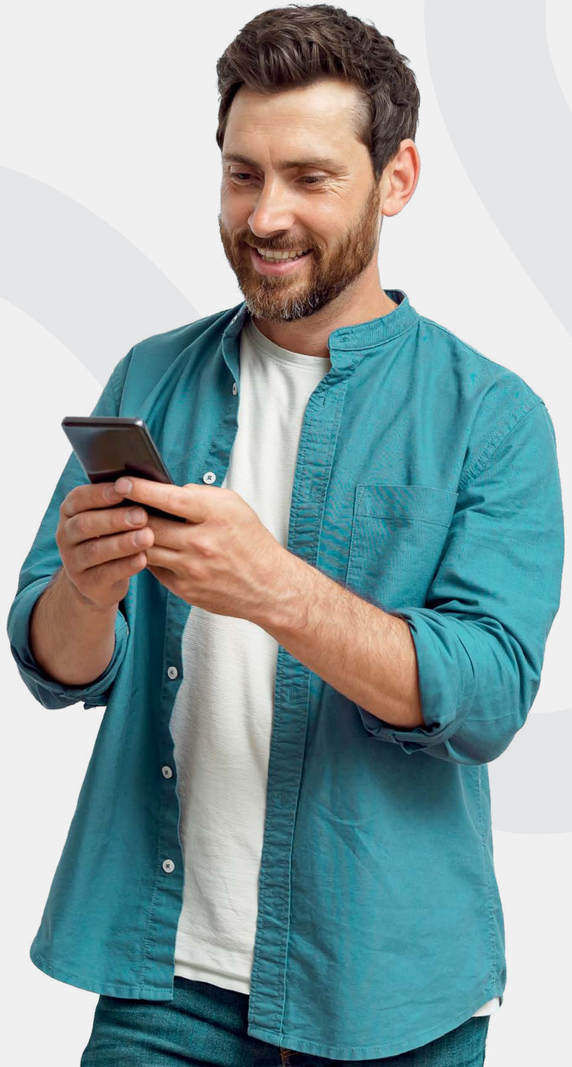
Links to benefits info

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 →
- GP Nomination →
- Hospital at Home Benefit →
- Maternity & Childhood Benefits →
- Fedhealth Baby | Mom Maternity Care Programme →
- MediTaxi Benefit →
- Mental Health Benefit →
- Mental Health Programme →
- Oncology Benefit →
- OrthoCare Spinal Programme →
- Screening Benefit →
- Self-Service Channels →
- Smoking Cessation Programme →
- Weight Management Programme →

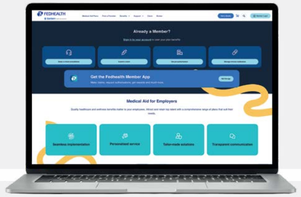


Contact us

WEBSITE

fedhealth.co.za

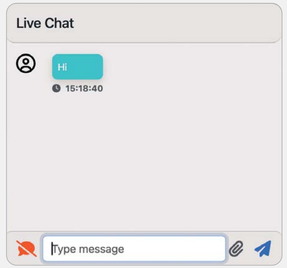
The website provides easy-to-navigate information on our options, step-by-step instructions on how to submit claims etc., scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



LIVECHAT

Access on the website

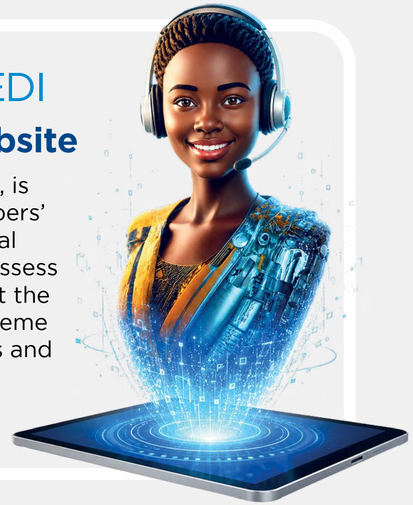
Members can type in their queries and one of our LiveChat agents will assist them online.



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.

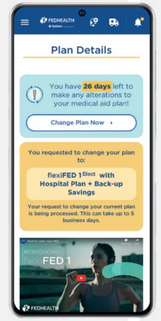
Save the number 060 070 2479 as a contact and type 'hi' to start a conversation

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.