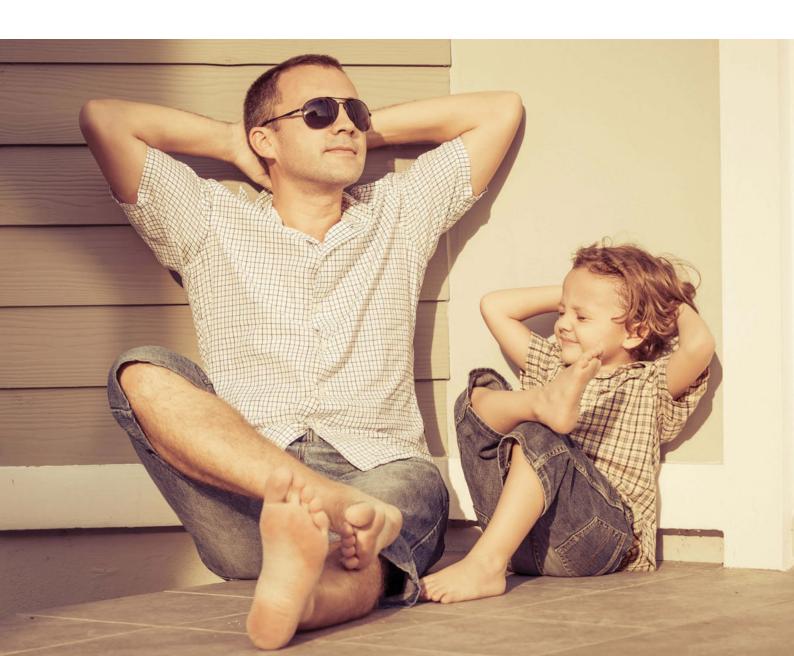
2016

maxima rates & benefits guide saver options

Maxima EntrySaver





Maxima EntrySaver



Ideal for:

- Young professionals
- Young families

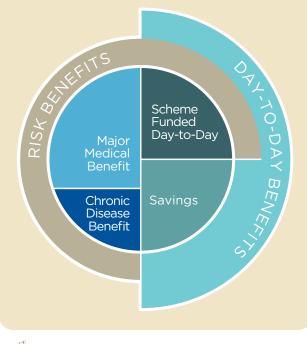


What's in it for you?

- Unlimited hospitalisation at Fedhealth Network Hospitals
- · Medical Savings Account
- Unlimited consultations at a <u>nominated</u> Network FP (paid from Risk) once Savings is depleted
- Treatment by Fedhealth Network Specialists covered at cost for in-hospital procedures
- Cover for 25 chronic conditions at 100% of the Medicine Price List



Cost









	Member	Adult dependant	Child dependant
Risk	R1 224	R881	R392
Savings	R235	R169	R75
Total	R1 459	R1 050	R467



Major Medical Benefit

Please note: All reimbursements for treatment by healthcare professionals depend on the type of healthcare professional and the reimbursement rates agreed to by the Scheme.

- No overall annual limit
- Use Maxima EntrySaver Network Hospitals for full cover at the negotiated tariff. A R5 270 co-payment will apply should you choose to use a non-network hospital
- If you use Fedhealth Network FPs and Specialists, you will be covered unlimited at cost
- If you use out-of-network specialists and FPs, we will cover you up to 100% of the Fedhealth Rate, and any differences will have to be paid by you directly to the healthcare provider.

Prescribed Minimum Benefits (PMB)

Treatment for PMB conditions can be funded in two ways:

- 1) To have treatment for your PMB conditions covered in full, you have to use Fedhealth Network Hospitals, FPs and Specialists.
- 2) Should you choose not to use network providers, the Scheme will only refund the treatment at 100% of the Fedhealth Rate and you will have a co-payment. Should you not make use of a network hospital, a R5 270 co-payment will apply.

Also included in the Major Medical Benefit are:

BENEFIT	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Healthcare Professionals in hospital - Fedhealth Network FPs and Specialists - Non-Fedhealth Network FPs - Non-Fedhealth Network Specialists - Other Healthcare Professionals	Unlimited Covered at cost Covered at 100% of Fedhealth Rate Covered at 100% of Fedhealth Rate Covered at 100% of Fedhealth Rate
Additional medical services (dietetics, occupational therapy and speech therapy) and physical therapy (physiotherapy and biokinetics)	Unlimited
Alternatives to hospitalisation - Nursing services, private nurse practitioners & nursing agencies - Sub-acute facilities, physical rehabilitation facilities	Unlimited Covered up to PMB level of care
Ambulance Services	Unlimited with Europ Assistance
Appliances, external accessories, orthotics	Subject to savings
Blood, blood equivalents and blood products	Unlimited
Arthroscopic procedures: hip & wrist	No benefit
Balloon sinuplasty	No benefit
Dental admissions	No benefit

Immune deficiency related to HIV infection	Unlimited
Joint replacements	Covered up to PMB level of care
Maternity - Fedhealth Network FPs and Specialists (eg. gynaecologists and paediatricians) - Non-Fedhealth Network FPs - Non-Fedhealth Network Specialists - Other Healthcare Professionals	Unlimited Covered at cost Covered at 100% of Fedhealth Rate Covered at 100% of Fedhealth Rate Covered at 100% of Fedhealth Rate
Postnatal midwifery benefit	4 consultations per pregnancy
Maxillo-facial surgery	Unlimited No benefit for surgical extraction of impacted wisdom teeth
Oncology: Oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology at designated service provider* and subject to standard treatment protocols	Covered up to PMB level of care at an ICON specialist
Specialised Medication for oncology (also see below)	No benefit on this option
Organ transplant including immunosuppression medication - Corneal graft	Covered up to PMB level of care in state facilities No benefit
Pathology, radiology (general)	Unlimited at 100% of the Fedhealth Rate
Prostheses - Internal - External	Covered up to PMB level of care Covered up to PMB level of care
Psychiatric services: Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	Covered up to PMB level of care
Renal dialysis (chronic): Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Covered up to PMB level of care in state facilities
Rhizotomies & facet pain block	No benefit
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	No benefit
Take-out medicines	7 days medication for each hospital event
Terminal care benefit	R27 900 at 100% of the Fedhealth Rate

^{*}Designated service provider is ICON - Independent Clinical Oncology Network



Fedhealth has an agreement with a list of facilities for this option. It's always best to use a facility in the network, as it means your hospital account is covered in full. If you use any other hospital, you will need to pay R5 270 of the cost of the hospital account.

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Leslie Williams Memorial Private Hospital Gauteng Gardenview Life Bedford Gardens Hospital Gauteng Gardenview Life Bedford Gardens Hospital Gauteng Johannesburg Life Carstenhof Clinic Gauteng Midrand Life Dalview Clinic Gauteng Brakpan Life Faerie Glen Hospital Gauteng Faerie Glen Life Flora Clinic Gauteng Faerie Glen Life Flora Clinic Gauteng Roodepoort Life Flora Clinic Gauteng Roodepoort Life Fourways Hospital Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Randfontein Life Rosearres Clinic Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Vanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Hercules Netcare Bougainville Hospital Gauteng Hercules Netcare Clinton Hospital Gauteng Akasia Netcare Clinton Hospital Gauteng Mulbarton Vaalpark Hospital Gauteng Alberton Metcare Pulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Chatsworth Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban	Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein	
Life Bedford Gardens Hospital Life Brenthurst Clinic Life Carstenhof Clinic Life Carstenhof Clinic Life Carstenhof Clinic Life Dalview Clinic Gauteng Brakpan Life Faerie Glen Hospital Life Floar Clinic Life Robinson Private Hospital Life Robinson Private Hospital Life Roseacres Clinic Life Roseacres Clinic Life Wilgeheuwel Hospital Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Mediclinic Emfuleni Gauteng Mediclinic Emfuleni Gauteng Mediclinic Midstream Midvaal Private Hospital Gauteng Midstream Midvaal Private Hospital Gauteng Midstream Midvaal Private Hospital Netcare Akasia Hospital Gauteng Netcare Bougainville Hospital Gauteng Metcare Clinton Hospital Netcare Glinton Hospital Netcare Glinton Hospital Metcare Clinton Hospital Gauteng Milbarton Vaalpark Hospital Gauteng Milbarton Vaalpark Hibiscus Private Hospital KwaZulu-Natal Prot Shepstone Hillcrest Private Hospital KwaZulu-Natal Life Rospital KwaZulu-Natal Life Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Life Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Life Chatsworth Life Entabeni Hospital Life Mount Edgecombe	Lesedi Private Hospital	Gauteng	Southdale	
Life Brenthurst Clinic Life Carstenhof Clinic Life Dalview Clinic Gauteng Gauteng Brakpan Life Flora Clinic Life Flora Clinic Life Flora Clinic Gauteng Faerie Glen Roodepoort Life Flora Clinic Life Flora Clinic Gauteng Fourways Hospital Life The Glynnwood Gauteng Benoni Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Randfontein Life Roseacres Clinic Life Wilgeheuwel Hospital Gauteng Gauteng Honeydew Louis Pasteur Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Mabopane Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Midvaal Private Hospital Gauteng Midstream Midvaal Private Hospital Gauteng Akasia Netcare Akasia Hospital Netcare Bougainville Hospital Gauteng Metcare Clinton Hospital Gauteng Midbarton Vaalpark Netcare Mulbarton Gauteng Mulbarton Vaalpark Hibiscus Private Hospital KwaZulu-Natal Hibiscus Private Hospital KwaZulu-Natal Life Chatsworth Life Cantsworth Life Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Life Chatsworth Life Cantsworth Life Cantened Hospital KwaZulu-Natal Life Mount Edgecombe	Leslie Williams Memorial Private Hospital	Gauteng	Carletonville	
Life Carstenhof Clinic Gauteng Brakpan Life Dalview Clinic Gauteng Brakpan Life Faerie Glen Hospital Gauteng Roodepoort Life Flora Clinic Gauteng Benomi Life Flora Ways Hospital Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Randfontein Life Robinson Private Hospital Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Wanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Midstream Midvaal Private Hospital Gauteng Midstream Midvaal Private Hospital Gauteng Meterare Sougainville Hospital Gauteng Akasia Netcare Sougainville Hospital Gauteng Akasia Netcare Sougainville Hospital Gauteng Alberton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Walpark Hibiscus Private Hospital KwaZulu-Natal Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban	Life Bedford Gardens Hospital	Gauteng	Gardenview	
Life Dalview Clinic Gauteng Gauteng Faerie Glen Life Faerie Glen Hospital Gauteng Gauteng Roodepoort Life Flora Clinic Gauteng Gauteng Fourways Hospital Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Randfontein Life Robinson Private Hospital Gauteng Randfontein Life Wilgeheuwel Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Mabopane Mediclinic Midstream Midval Private Hospital Gauteng Midstream Midval Private Hospital Gauteng Midstream Midval Private Hospital Gauteng Netcare Bougainville Hospital Gauteng Netcare Bougainville Hospital Gauteng Netcare Mulbarton Gauteng Mulbarton Vaalpark Hercules Netcare Mulbarton Gauteng Mulbarton Vaalpark Hillcrest Private Hospital KwaZulu-Natal Life Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal KwaZulu-Natal Life Chatsworth KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal Life Mount Edgecombe Mount Edgecombe	Life Brenthurst Clinic	Gauteng	Johannesburg	
Life Faerie Glen Hospital Gauteng Gauteng Roodepoort Life Flora Clinic Gauteng Gauteng Fourways Hospital Gauteng Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Roseacres Clinic Gauteng Honeydew Louis Pasteur Hospital Gauteng Gauteng Pretoria Central Mediclinic Emfuleni Mediclinic Midstream Midvaal Private Hospital Gauteng Metcare Akasia Hospital Gauteng Netcare Clinton Hospital Gauteng Netcare Wilbarton Gauteng Alberton Netcare Mulbarton Vaalpark Hospital Gauteng Mulbarton Valaprak Metroup Hospital Netcare Pougainville Hospital Netcare Mulbarton KwaZulu-Natal Life Nexaulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal Life Mount Edgecombe Mount Edgecombe	Life Carstenhof Clinic	Gauteng	Midrand	
Life Flora Clinic Gauteng Roodepoort Life Fourways Hospital Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Randfontein Life Roseacres Clinic Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Honeydew Louis Pasteur Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Wanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Midstream Netcare Akasia Hospital Gauteng Midstream Netcare Bougainville Hospital Gauteng Alberton Netcare Clinton Hospital Gauteng Alberton Netcare Mulbarton Gauteng Alberton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Mulbarton Vaalpark Hospital Fiviate Hospital Gauteng Midstream Hilicrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Richards Bay Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Life Dalview Clinic	Gauteng	Brakpan	
Life Fourways Hospital Gauteng Fourways Gardens Life The Glynnwood Gauteng Benoni Life Robinson Private Hospital Gauteng Primrose Life Roseacres Clinic Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Honeydew Louis Pasteur Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Vanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Hercules Netcare Clinton Hospital Gauteng Alberton Metaler Milbarton Gauteng Wilbarton Vaalpark Hospital Gauteng Wilbarton Valpark Hospital Gauteng Mulbarton Wedaler Mulbarton Gauteng Mulbarton Valpark Hospital Gauteng Mulbarton Valpark Hospital KwaZulu-Natal Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Life Faerie Glen Hospital	Gauteng	Faerie Glen	
Life The Glynnwood Life Robinson Private Hospital Life Roseacres Clinic Life Roseacres Clinic Gauteng Gauteng Primrose Life Wilgeheuwel Hospital Louis Pasteur Hospital Mediclinic Emfuleni Mediclinic Legae Mediclinic Legae Mediclinic Midstream Mediclinic Midstream Midvaal Private Hospital Gauteng Metcare Akasia Hospital Netcare Bougainville Hospital Netcare Clinton Hospital Gauteng Mulbarton Vaalpark Hospital Gauteng Mulbarton Vaalpark Midstream Milbiscus Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal Life Entabeni Hospital KwaZulu-Natal KwaZulu-Natal Life Mount Edgecombe	Life Flora Clinic	Gauteng	Roodepoort	
Life Robinson Private Hospital Life Roseacres Clinic Life Wilgeheuwel Hospital Louis Pasteur Hospital Mediclinic Emfuleni Mediclinic Legae Mediclinic Midstream Mediclinic Midstream Midvaal Private Hospital Sauteng Metcare Bougainville Hospital Netcare Mulbarton Vaalpark Hospital Gauteng Midsarea Midbarton Vaalpark Metcare Hospital KwaZulu-Natal Life Empangeni Garden Clinic Life Mount Edgecombe Mount Edgecombe Mount Mount Mount Edgecombe Mount Mount Edgecombe Mount Mount Mount Edgecombe Mounds Private Hospital Gauteng Randfontein Privaros Randfontein Randfontein Randfontein Privaros Randfontein Randfontein Randfontein Privaros Randfontein Privaros Randfontein Privaros Privaros Honeydew Honeydew Honeydew Vanderbijlark Mabopane Mabopane Mabopane Mabopane Mabopane Mabopane Mabopane Madstream Midstream Akasia Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Alberton Mulbarton Vaalpark Vaalpark Hillorest Private Hospital KwaZulu-Natal Port Shepstone Hill Cratsmed Garden Hospital KwaZulu-Natal Ladysmith Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Mount Edgecombe	Life Fourways Hospital	Gauteng	Fourways Gardens	
Life Roseacres Clinic Gauteng Primrose Life Wilgeheuwel Hospital Gauteng Honeydew Louis Pasteur Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Vanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Hercules Netcare Bougainville Hospital Gauteng Alberton Netcare Wilbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Nulbarton Vaalpark Hospital Gauteng Nulbarton Vaalpark Hospital Gauteng Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Richards Bay Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Life The Glynnwood	Gauteng	Benoni	
Life Wilgeheuwel Hospital Louis Pasteur Hospital Mediclinic Emfuleni Mediclinic Emfuleni Mediclinic Legae Gauteng Mediclinic Midstream Mediclinic Midstream Midval Private Hospital Netcare Akasia Hospital Netcare Bougainville Hospital Metare Giuteng Metare Milbarton Midbarton Metare Mulbarton Metare Mulbarton Vaalpark Hospital Gauteng Mulbarton Vaalpark Hospital Gauteng Mulbarton Vaalpark Hospital Gauteng Mulbarton Vaalpark Hospital Metare Mulbarton Vaalpark Hospital Metare Milbiscus Private Hospital KwaZulu-Natal Hillcrest Private Hospital KwaZulu-Natal KwaZulu-Natal La Verna Private Hospital KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Mount Edgecombe Mount Edgecombe	Life Robinson Private Hospital	Gauteng	Randfontein	
Louis Pasteur Hospital Gauteng Pretoria Central Mediclinic Emfuleni Gauteng Vanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Hercules Netcare Clinton Hospital Gauteng Alberton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Life Roseacres Clinic	Gauteng	Primrose	
Mediclinic Emfuleni Gauteng Vanderbijlpark Mediclinic Legae Gauteng Mabopane Mediclinic Midstream Gauteng Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Hercules Netcare Clinton Hospital Gauteng Alberton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Life Wilgeheuwel Hospital	Gauteng	Honeydew	
Mediclinic LegaeGautengMabopaneMediclinic MidstreamGautengMidstreamMidvaal Private HospitalGautengThree RiversNetcare Akasia HospitalGautengAkasiaNetcare Bougainville HospitalGautengHerculesNetcare Clinton HospitalGautengAlbertonNetcare MulbartonGautengMulbartonVaalpark HospitalGautengVaalparkHibiscus Private HospitalKwaZulu-NatalPort ShepstoneHillcrest Private HospitalKwaZulu-NatalPinetownKokstad Private HospitalKwaZulu-NatalKokstadLa Verna Private HospitalKwaZulu-NatalLadysmithLife Chatsmed Garden HospitalKwaZulu-NatalChatsworthLife Empangeni Garden ClinicKwaZulu-NatalRichards BayLife Entabeni HospitalKwaZulu-NatalDurbanLife Mount Edgecombe HospitalKwaZulu-NatalMount Edgecombe	Louis Pasteur Hospital	Gauteng	Pretoria Central	
Mediclinic Midstream Midvaal Private Hospital Gauteng Three Rivers Netcare Akasia Hospital Gauteng Akasia Netcare Bougainville Hospital Gauteng Midbarton Netcare Clinton Hospital Gauteng Mulbarton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal Hillcrest Private Hospital KwaZulu-Natal KwaZulu-Natal La Verna Private Hospital KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Mediclinic Emfuleni	Gauteng	Vanderbijlpark	
Midvaal Private Hospital Retcare Akasia Hospital Retcare Bougainville Hospital Retcare Clinton Hospital Retcare Clinton Hospital Retcare Mulbarton Retcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal Hillcrest Private Hospital KwaZulu-Natal KwaZulu-Natal Kokstad Private Hospital KwaZulu-Natal KwaZulu-Natal La Verna Private Hospital KwaZulu-Natal KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal KwaZulu-Natal Mount Edgecombe	Mediclinic Legae	Gauteng	Mabopane	
Netcare Akasia Hospital Netcare Bougainville Hospital Sauteng Gauteng Hercules Netcare Clinton Hospital Gauteng Alberton Netcare Mulbarton Vaalpark Hospital Giauteng Gauteng Vaalpark Hibiscus Private Hospital Hillcrest Private Hospital KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal La Verna Private Hospital KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Mount Edgecombe	Mediclinic Midstream	Gauteng	Midstream	
Netcare Bougainville Hospital Gauteng Gauteng Alberton Netcare Mulbarton Gauteng Mulbarton Vaalpark Hospital Hibiscus Private Hospital KwaZulu-Natal Kokstad Private Hospital KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Midvaal Private Hospital	Gauteng	Three Rivers	
Netcare Clinton Hospital Gauteng Gauteng Mulbarton Vaalpark Hospital Hibiscus Private Hospital KwaZulu-Natal Kokstad Private Hospital KwaZulu-Natal La Verna Private Hospital KwaZulu-Natal KwaZulu-Natal Life Empangeni Garden Clinic KwaZulu-Natal KwaZulu-Natal KwaZulu-Natal Chatsworth Life Entabeni Hospital KwaZulu-Natal Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Netcare Akasia Hospital	Gauteng	Akasia	
Netcare Mulbarton Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal KwaZulu-Natal Finetown Kokstad Private Hospital KwaZulu-Natal KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal Chatsworth Kie Empangeni Garden Clinic KwaZulu-Natal Durban KwaZulu-Natal Mount Edgecombe	Netcare Bougainville Hospital	Gauteng	Hercules	
Vaalpark Hospital Gauteng Vaalpark Hibiscus Private Hospital KwaZulu-Natal Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Kokstad Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Life Chatsmed Garden Hospital KwaZulu-Natal KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Netcare Clinton Hospital	Gauteng	Alberton	
Hibiscus Private Hospital KwaZulu-Natal Port Shepstone Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Netcare Mulbarton	Gauteng	Mulbarton	
Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	Vaalpark Hospital	Gauteng	Vaalpark	
Hillcrest Private Hospital KwaZulu-Natal Pinetown Kokstad Private Hospital KwaZulu-Natal Kokstad La Verna Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe			· ·	
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La Verna Private Hospital KwaZulu-Natal Ladysmith Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe		KwaZulu-Natal	Kokstad	
Life Chatsmed Garden Hospital KwaZulu-Natal Chatsworth Life Empangeni Garden Clinic KwaZulu-Natal Richards Bay Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	·	KwaZulu-Natal		
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Life Entabeni Hospital KwaZulu-Natal Durban Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe	·			
Life Mount Edgecombe Hospital KwaZulu-Natal Mount Edgecombe				
	·			
	Life Westville Hospital	KwaZulu-Natal	Westville	

MAXIMA ENTRYSAVER NETWORK HOSPITALS	PROVINCE	SUBURB	
Midlands Medical Centre	KwaZulu-Natal	Pietermaritzburg	
Netcare Alberlito Hospital	KwaZulu-Natal	Ballito	
Netcare Kingsway Hospital	KwaZulu-Natal	Amanzimtoti	
Netcare The Bay Hospital	KwaZulu-Natal	Richards Bay	
Mediclinic Limpopo	Limpopo	Polokwane	
Zoutpansberg Private Hospital	Limpopo	Polokwane	
Life Cosmos Hospital	Mpumalanga	Witbank	
Life Anncron Clinic	North West	Klerksdorp	
Life Peglerae Hospital	North West	Rustenburg	
Mooimed Private Hospital	North West	Potchefstroom	
Netcare Ferncrest Hospital	North West	Rustenburg	
Mediclinic Gariep	Northern Cape	Kimberley	
Life Bay View Private Hospital	Western Cape	Mossel Bay	
Netcare N1 City Hospital	Western Cape	Goodwood	
Netcare Kuils River	Western Cape	Kuils River	
Mediclinic Vergelegen	Western Cape	Somerset West	
Netcare Blaauwberg Hospital	Western Cape	Bloubergrant	
Mediclinic Cape Gate	Western Cape	Cape Gate	
Mediclinic Cape Town	Western Cape	Mill Street	
Ceres Private Hospital	Western Cape	Ceres	
Life Claremont Hospital	Western Cape	Claremont	
Life Kingsbury Hospital	Western Cape	Claremont	
Mediclinic Geneva	Western Cape	George	
Mediclinic George	Western Cape	George	
Mediclinic Stellenbosch	Western Cape	Die Boord	
Melomed Bellville Medical Centre	Western Cape	Bellville	
Melomed Gatesville Medical Centre	Western Cape	Gatesville	
Melomed Mitchells Plain Medical Centre	Western Cape	Cape Town	
Life West Coast Private Hospital	Western Cape	Vredenburg	

Please note: this list may be updated during the year, so please contact the Fedhealth Customer Contact Centre on **0860 002 153** or refer to **www.fedhealth.co.za** for the latest Maxima EntrySaver Network Hospital list.

Procedures with a co-payment on the hospital/facility bill:

All open hernia surgery	R5 000
Back & neck pain procedures	R5 000
Spinal surgery	R5 000
Bunion procedures	R5 000
Cataract surgery	R5 000
Elective caesarean sections	R5 000
Gastritis/ dyspepsia/ heartburn	R5 000
Hysterectomy (unless for cancer)	R5 000
Nasal procedures	R5 000
Colonoscopy, Upper GI endoscopy & cystoscopy	R5 000
Skin biopsy/ excision	R5 000
Tonsil/ adenoid procedures	R5 000
Varicose vein procedures	R5 000
Other arthroscopic procedures	R5 000
Laparoscopic procedures	R5 500



Chronic Disease Benefit

Maxima EntrySaver offers unlimited cover for medication for all 25 PMB chronic conditions as well as HIV/Aids. Cover is subject to a basic formulary of approved medications which must be obtained from a Medi-Rite Pharmacy or Pharmacy Direct, our Designated Service Providers (DSP). A 40% co-payment will apply when using medication not on the list or for using any other pharmacy except Medi-Rite or Pharmacy Direct for the dispensing of your medication.

The following 25 chronic conditions are covered:

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

Dysrhythmias Epilepsy Glaucoma Haemophilia Hyperlipidaemia Hypertension Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia

Systemic Lupus Erythematosus

Ulcerative Colitis



Screening Benefit

We believe prevention is better than cure, and as such, Maxima EntrySaver gives you access to screening and preventative programmes aimed at improving your health. The following procedures are covered:

Women's health

- 1 mammogram every 3 years for females aged 50 74
- 1 Pap smear every 3 years for females aged 21 65 (liquid based cytology will be reimbursed up to the rate for a standard Pap smear)

 Children's health
- · Complete immunisation programme as per state EPI

Cardiac health

- 1 cholesterol screening (full lipogram) every 5 years for all members aged 20 and older
- 1 flu vaccination once a year for all members

Health risk assessments

- 1 wellness screening (blood pressure, finger prick cholesterol and glucose tests) once a year for all members
- · 1 preventative screening (waist-to-hip ratio, body fat %, flexibility, posture and fitness) once a year for all members
- · Certain wearable devices (such as activity trackers) payable from Savings up to R750 per device for all members, as per approved list



Day-to-Day Benefits

Your day-to-day expenses like visits to doctors and specialists, short-term courses of medicine, optometry and dentistry will be paid directly out of your Savings. You have the following funds available for the year:

Member: R2 820 Adult dependant: R2 028 Child dependant: R900

Once your Savings has been depleted you will have to pay for your day-to-day expenses from your own pocket.

Call the doctor

Even if your Savings has run out, you will enjoy unlimited cover for FP consultations, as long as you use a **nominated** FP who is on the Fedhealth Network.

Let's talk about contraception

If you're not ready for the pajama drill quite just yet, there's no need to worry. The Scheme will pay for certain female contraceptives such as the Pill, contraceptive rings, IUD (including the Mirena) and certain injectables, from Risk, giving you the freedom to plan your family.

Oh baby!

Welcoming a teeny tiny baby into your family must be one of life's happiest moments! We like to make this special event even more joyful by not only ensuring that your day-to-day benefits cover all your pregnancy costs, but also offering you the value-adding Fedhealth Baby Programme. We pay pregnancy costs from Savings if you have funds available. Consultations with a gynaecologist will be covered at cost from your Savings, and if you use a Fedhealth Network gynaecologist, the costs will covered in full at the agreed rate. Just remember, non-network gynaecologists may charge more for consultations, which will result in your day-to-day funds being depleted sooner. We'll be with you every step of the way – nine months and beyond!

contributions

maxima entrysaver				
		⊦ Savings		TOTAL
Member	1 224	235		1 459
Adult Dependant	881	169		1 050
Child Dependant	392	75		467

M - member AD - adult dependant CD - child dependant

contributions

Rand amounts paid monthly to the Scheme for cover received as well as annual benefit values



Family goes the extra mile for you, and so do we

There's probably nothing you wouldn't do for your family. Their wellbeing is your top priority and you love seeing them happy and healthy. We feel the same about you, which is why we offer you unique value-added benefits. With some of these tangible benefits we pay more from Risk than other schemes to ensure that your day-to-day medical spending not only goes further, but also works harder when you really need it.

Benefits unique to the Fedhealth Maxima option range:

- We realise that not all kids leave the parental nest at 18! That's why we offer **child rates for financially dependent children up to the age of 27**. This means student dependants pay rates applicable to children, provided they're unmarried and not earning more than the maximum social pension
- Within a single day, life can change. Whether you find out your family is expanding, or you're diagnosed with a dread disease. So
 with us, you're never locked into an option, and you can upgrade within 30 days of something dramatic happening that changes your
 circumstances during the year. *New premiums will apply

Where we pay more from Risk than other schemes:

- Post-hospitalisation treatment for up to 30 days after discharge from hospital (physiotherapy, x-rays, pathology, etc) i.e. follow-up treatment for a full 30-day period is paid directly from Risk, to preserve your day-to-day benefit. Authorisation must be obtained
- 7 days of paid for take-home medication after discharge from hospital provided the medication is dispensed by the hospital and reflects on the original hospital account
- Specialised radiology like MRI and CT scans paid from Risk and never from Savings no matter what option you're on, whether
 performed in- or out-of-hospital. Authorisation must be obtained
- Trauma treatment at a casualty ward whether admitted to hospital or not, emergency treatment, like stitches, is always paid from Risk and never from Savings. Authorisation must be obtained
- Cover for female contraception including oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena®.

 *Must be prescribed by an FP or gynaecologist and not applicable to pills prescribed for acne
- The Screening Benefit with screenings for women's, children's, cardiac, as well as general health (like an annual flu vaccine) funded from Risk and not from your day-to-day benefit.

From our family, with love to you:

- The Fedhealth Baby Programme
- 24-Hour Fedhealth Nurse Line
- FREE trauma counselling for practical and emotional support
- Emergency transport/response through Europ Assistance
- · Comprehensive managed care programmes:
 - Aid for AIDS (AfA) for those living with HIV/AIDS,
 - AsthmaCare ensures that asthma patients lead a normal life,
 - DiabeticCare assists diabetics in managing their blood sugar,
 - CardioCare to prevent heart attacks in Coronary Heart Disease sufferers, and
 - Oncology Disease Management that supports cancer sufferers with comprehensive care including cover for chemotherapy, radiotherapy, approved medication, related consultations, pathology and general radiology.

Plus, we also give our Fedhealth family members:

- Professional and extreme sports cover injuries sustained during sporting activities are covered within the benefits and rules of the Scheme, provided the treatment is received within the borders of South Africa
- Easy membership for child dependants who go on to join Fedhealth in their personal capacity without delay no underwriting will be required for child dependants who are at an age and status to afford their own medical aid, and who join the Scheme directly after leaving their parents' membership.