

2016

maxima rates & benefits guide  
comprehensive options  
Maxima Plus



# Maxima Plus



## Ideal for:

- Growing families

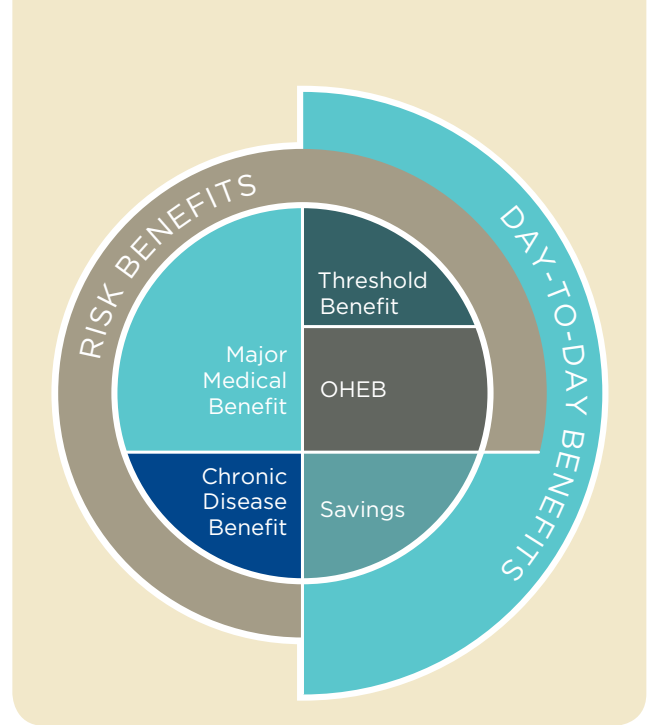


## What's in it for you?

- Unlimited private hospitalisation
- Day-to-day claims for expenses like medical consultations funded first from a Savings Account, then from the Out-of-Hospital Expenses Benefit and then from a Threshold Benefit
- Extensive cover for 51 chronic conditions
- Unlimited Oncology Benefit with generous cover for specialised medication
- Value adds like unlimited visits to Network FPs paid from Risk



## Cost



**Risk**  
**Savings**  
**Total**

Member  
**R5 661**  
**R331**  
**R5 992**

Adult dependant  
**R4 817**  
**R281**  
**R5 098**

Child dependant  
**R1 699**  
**R99**  
**R1 798**



## 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 any hospital of your choice
- If you use Fedhealth Network FPs and Specialists, you will be covered unlimited **at cost**
- If you use out-of-network specialists and FPs, the Scheme will cover you up to **100% of the Fedhealth Rate for non-network FPs and up to 200% for non-network specialists**. 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 the treatment for your PMB conditions **covered in full**, you will have to use Fedhealth Network FPs and Specialists.
- 2) Should you choose not to make use of network providers, the Scheme will only **refund treatment at 100% of the Fedhealth Rate for non-network FPs and 200% of the Fedhealth Rate for non-network specialists**. You will have a co-payment should the healthcare professional charge more.

Also included in the Major Medical Benefit are:

| BENEFIT  | ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED   |
|--|---|
| <b>Healthcare Professionals in hospital</b><br>- Fedhealth Network FPs and Specialists<br>- Non-Fedhealth Network FPs<br>- Non-Fedhealth Network Specialists<br>- Other Healthcare Professionals | Unlimited<br>Covered at cost<br>Covered at 100% of Fedhealth Rate<br>Covered at 200% of Fedhealth Rate<br>Covered at 300% of Fedhealth Rate |
| <b>Additional medical services</b> (dietetics, occupational therapy and speech therapy) and <b>physical therapy</b> (physiotherapy and biokinetics)  | Unlimited   |
| <b>Alternatives to hospitalisation</b><br>Sub-acute facilities, physical rehabilitation facilities<br>Nursing services, private nurse practitioners & nursing agencies                           | Unlimited   |
| <b>Ambulance Services</b>  | Unlimited with Europ Assistance   |
| <b>Appliances, external accessories, orthotics, blood, blood equivalents and blood products</b>  | Unlimited   |
| <b>Immune deficiency related to HIV infection</b>  | Unlimited   |



We refer to General Practitioners (GP) as Family Practitioners (FP).

|  |   |
|--|---|
| <b>Maternity</b><br>- Fedhealth Network FPs and Specialists (eg. gynaecologists and paediatricians)<br>- Non-Fedhealth Network FPs<br>- Non-Fedhealth Network Specialists<br>- Other Healthcare Professionals                    | Unlimited<br><br>Covered at cost<br>Covered at 100% of Fedhealth Rate<br>Covered at 200% of Fedhealth Rate<br>Covered at 300% of Fedhealth Rate |
| <b>Postnatal midwifery benefit</b>   | 4 consultations per pregnancy   |
| <b>Maxillo-facial surgery</b><br>Including surgical extraction of impacted wisdom teeth  | Unlimited   |
| <b>Oncology:</b><br>Oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology at preferred provider* and subject to enhanced treatment protocols | Unlimited   |
| <b>Specialised Medication for oncology (also see below)</b>  | R313 000  |
| <b>Organ transplant including immunosuppression medication</b><br>- Corneal graft  | Unlimited<br>R18 700  |
| <b>Pathology, radiology (general)</b>  | Unlimited at 100% of the Fedhealth Rate   |
| <b>Prostheses</b><br>- Internal<br>- External  | Various sub-limits apply, please see below<br>R19 700   |
| <b>Psychiatric services:</b><br>Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material   | R36 300   |
| <b>Renal dialysis (chronic):</b><br>Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis  | Unlimited at 100% of the Fedhealth Rate   |
| <b>Specialised Medication (eg. biologicals) Benefit (oncology &amp; non-oncology)</b>  | R313 000  |
| <b>Take-out medicines</b>  | 7 days medication for each hospital event   |
| <b>Terminal care benefit</b>   | R27 900 at 100% of the Fedhealth Rate   |

\*Preferred provider is ICON - Independent Clinical Oncology Network

### Internal Prosthesis Benefit

This benefit does not include osseointegrated implants for the purpose of replacing a missing tooth or teeth. Hip and knee bilateral replacements will be allowed for up to double the amount for a single hip and knee replacement. Prostheses paid at cost subject to limits.

|   | Limits per family  |
|---|--|
| Aorta stent grafts  | R52 651  |
| Detachable platinum coils   | R45 670  |
| Cardiac stents  | R45 078  |
| Cardiac valves  | R40 109  |
| Cardiac pacemakers  | R52 651  |
| Intraocular lenses (per lens)                                       | R2 958   |
| Shoulder replacement  | R40 109  |
| Elbow replacement   | R40 109  |
| Hip replacement (see ICPS below)                                    | R40 109  |
| Knee replacement (see ICPS below)                                   | R40 109  |
| Total ankle replacement   | See combined benefit limit for all unlisted internal prosthesis* |
| Bone lengthening devices  |  |
| Spinal plates and screws  |  |
| Carotid stents  |  |
| Peripheral arterial stent grafts                                    |  |
| Embolis protection devices  |  |
| Other approved spinal implantable devices                           |  |
| <b>*Combined benefit limit for all unlisted internal prosthesis</b> |  |

### ICPS giving you a hip and a knee up

You know us, we're all about the coordination of your care to ensure you recover quicker and more effectively. As such, we recommend our new Improved Clinical Pathway Services (ICPS) for members who need hip and knee replacements. A 'clinical pathway' basically means that a network of the relevant healthcare professionals will oversee every step of your hip or knee replacement journey, from FP referral to surgery right through to your full rehabilitation. As the patient, you benefit since this coordinated approach has been proven to result in better health outcomes and patient satisfaction! So, you'll be back on your feet before you know it thanks to a managed process that includes your pre-op assessment, a rapid recovery plan with pre-operative strengthening, physiological anaesthesia, minimally traumatic surgery, and aggressive postoperative physiotherapy. It means peace of mind when you need it most. To find an ICPS surgeon, visit [www.icpservices.co.za](http://www.icpservices.co.za) or call 0860 002 153.



## Chronic Disease Benefit

Medication for approved chronic diseases is covered from this benefit.

|  |   |
|--|---|
| Limit  | R13 600 per beneficiary, subject to an overall limit of R25 400 per family per year |
| <b>IN-BENEFIT (Lists 1 and 2 below)</b>  |   |
| Conditions covered   | 51 conditions - See lists 1 and 2 below   |
| Formulary  | Comprehensive formulary   |
| Designated Service Provider (DSP)  | Service provider of choice  |
| <b>OUT-OF-BENEFIT (List 1 below only)</b>  |   |
| Formulary  | Comprehensive formulary   |
| Designated Service Provider (DSP)  | Service provider of choice  |
| <b>HIV/ AIDS MEDICINE BENEFIT<br/>(including treatment for mother-to-child transmission, rape &amp; post-exposure prophylaxis)</b> |   |
| Limit  | Unlimited   |

**In-benefit** means that you have not exhausted your Chronic Disease Benefit limit.

**Out-of-benefit** means that you have exhausted your Chronic Disease Benefit limit.

Non-compliance with formulary requirements will attract a co-payment of 40%. Where PMB conditions are concerned, the co-payment will not be refundable from Savings. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Where the dispensing fee has not been negotiated, a maximum dispensing fee of 26% / R26 will apply.

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

| List 2 Additional chronic conditions covered on Maxima Plus:  |  |   |
|---|--|---|
| Angina<br>Ankylosing Spondylitis<br>Anorexia Nervosa<br>Attention Deficit Disorder (in children only)<br>Barrett's Oesophagus<br>Bulimia Nervosa<br>Conn's Syndrome<br>Cushing's Syndrome<br>Deep Vein Thrombosis | Depression<br>Dermatomyositis<br>Gastro-Oesophageal Reflux Disease<br>Generalised Anxiety Disorder<br>Narcolepsy<br>Polyarteritis Nodosa<br>Pulmonary Interstitial Fibrosis<br>Obsessive Compulsive Disorder<br>Panic Disorder | Paraplegia/Quadriplegia (associated medicine)<br>Post-Traumatic Stress Syndrome<br>Scleroderma<br>Thromboangitis Obliterans<br>Thrombocytopaenic Purpura<br>Tourette's Syndrome<br>Valvular Heart Disease<br>Zollinger-Ellison Syndrome |



## Screening Benefit

We believe that prevention is better than cure, and as such, Maxima Plus 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

### Over 50's

- 1 pneumococcal vaccination per lifetime for all members older than 65
- 1 bone densitometry test per lifetime for females older than 65
- 1 colorectal cancer screening test (faecal occult blood test) every 2 years for all members aged 50 – 75

### General

- 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

Day-to-day expenses are covered from available funds in the Savings Account, Out-of-Hospital Expenses Benefit (OHEB) and carry-over Savings. Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from OHEB and Threshold.

The Threshold Benefit pays for certain day-to-day expenses once Savings and OHEB have been depleted and claims have accumulated up to the required level. The Threshold Level is reached through the accumulation of claims paid from Savings, OHEB and the member's own pocket through the year at the Fedhealth Rate, unless otherwise specified. Where limits apply, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold.

| Day to day medical expense  | Limits  | How the Savings Account covers the expense | How the Out-of-Hospital Expenses Benefit covers the expense  | How the expense adds up towards the threshold level   | How the Threshold Benefit covers the expense |
|---|---|--|--|---|--|
| <b>Additional medical services:</b><br>Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, speech therapy, social workers                                    | Limit of R15 700 per family per year for the total of all additional medical services   | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached.<br>Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit    |
| <b>Alternative healthcare:</b><br>Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including medicines prescribed by alternative healthcare professionals)  | No limit  | At cost                                    | Up to the Fedhealth Rate   | Does not add up to threshold level                    | Not covered                                  |
| <b>Antenatal scans</b>  | Two 2D antenatal scans per person per year  | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached.<br>Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit    |
| <b>Appliances, external accessories and orthotics:</b><br>Hearing aids, wheelchairs etc.  | Limit of R14 000 per family per year.<br>Sub-limit of R3 910 per person for foot orthotics  | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached.<br>Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit    |
| <b>Biokinetics, Chiropractics</b>   | No limit  | At cost                                    | Up to the Fedhealth Rate   | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate                    |
| <b>Dentistry (Advanced):</b><br>Inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians | Limit of R6 740 per person per year, up to an overall limit of R20 000 per family per year  | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached.<br>Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit    |
| <b>Dentistry (Basic)</b>  | No limit  | At cost                                    | Up to the Fedhealth Rate   | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate                    |
| <b>Female contraception</b>   | See cover for female contraception on page 6  |  |  |   |  |
| <b>Family Practitioners (Previously referred to as GPs)</b>   |   |  |  |   |  |
| <b>Fedhealth Network FPs</b>  | No limit – you are always covered even in the self-payment gap. (This is because when the Out-of-Hospital Expenses Benefit is used up, the expenses will be covered by the Major Medical Benefit) | Never paid from savings                    | At cost (set rate)   | Adds up at set rate if refunded from OHEB             | Covered from Major Medical Benefit           |
| <b>Non-Fedhealth Network FPs</b>  | No limit  | At cost                                    | Up to the Fedhealth Rate   | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate                    |

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

| Day to day medical expense   | Limits  | How the Savings Account covers the expense | How the Out-of-Hospital Expenses Benefit covers the expense   | How the expense adds up towards the threshold level   | How the Threshold Benefit covers the expense  |
|--|---|--|---|---|---|
| <b>Optometry:</b><br>Frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, Readers and optometric examinations | Limit of R3 010 per person per year, up to an overall limit of R9 170 per family per year     | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached. Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit   |
| <b>Over-the-counter medication</b>   | Paid out only from Savings (not from Out-of-Hospital Expenses Benefit or Threshold Benefit)   | At cost                                    | Not covered   | Does not add up to threshold level                    | Not covered   |
| <b>Pathology</b>   | No limit  | At cost                                    | Up to the Fedhealth Rate  | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate   |
| <b>Physiotherapy</b>   | No limit  | At cost                                    | Up to the Fedhealth Rate  | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate   |
| <b>Prescribed medication</b>   | Limit of R8 980 per person per year, up to an overall limit of R17 800 per family per year    | At cost                                    | Up to the MPL until the benefit limit is reached. Amounts spent above limit may be paid out of carry-over Savings if there are funds available            | Adds up at the MPL to the maximum of the limit        | Covered up to MPL up to the limit   |
| <b>Radiology (General)</b>   | No limit  | At cost                                    | Up to the Fedhealth Rate  | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate   |
| <b>Radiology (Specialised)</b>   | Paid from the Major Medical Benefit if pre-authorized   |  |   |   |   |
| <b>Specialists excluding Psychiatrists</b>   |   |  |   |   |   |
| <b>Fedhealth Network Specialists</b>   | No limit  | Up to set rate                             | At cost (set rate)  | Adds up at set rate                                   | Covered at set rate (Fedhealth Network Specialists will only charge the set rate)                 |
| <b>Non-Fedhealth Network Specialists</b>   | No limit  | At cost                                    | Up to the Fedhealth Rate  | Adds up at Fedhealth Rate                             | Covered at Fedhealth Rate   |
| <b>Specialists - Psychiatrists</b>   |   |  |   |   |   |
| <b>Fedhealth Network Psychiatrists</b>   | The Additional Medical Services limit of R15 700 per family per year applies (combined limit) | Up to set rate                             | At cost (set rate) until the benefit limit is reached. Amounts spent above limit may be paid out of carry-over Savings if there are funds available       | Adds up at set rate to the maximum of the limit       | Covered at set rate up to the limit (Fedhealth Network Specialists will only charge the set rate) |
| <b>Non-Fedhealth Network Psychiatrists</b>   | The Additional Medical Services limit of R15 700 per family per year applies (combined limit) | At cost                                    | Up to the Fedhealth Rate until the benefit limit is reached. Amounts spent above limit may be paid out of carry-over Savings if there are funds available | Adds up at Fedhealth Rate to the maximum of the limit | Covered at Fedhealth Rate up to the limit   |

You will have the following funds available for the year:

Member: **R11 822**

Adult dependant: **R9 042**

Child dependant: **R2 928**

#### Call the doctor

Once the Out-of-Hospital Expenses Benefit has run out of funds, Fedhealth gives unlimited cover for FP consultations, as long as you use an FP who is on the Fedhealth Network.

#### 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 and OHEB if you have funds available. Consultations with a Fedhealth Network gynaecologist will be covered in full at the agreed rate from your Savings and OHEB. Consultations with non-network gynaecologists will be covered at cost from your Savings and up to 100% of the Fedhealth Rate from OHEB. 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 plus (including Savings and OHEB)

|                 | Risk  | + Savings | = TOTAL | Annual Threshold* | Annual OHEB |
|-----------------|-------|-----------|---------|-------------------|-------------|
| Member          | 5 661 | 331       | 5 992   | 12 300            | 7 850       |
| Adult Dependant | 4 817 | 281       | 5 098   | 9 460             | 5 670       |
| Child Dependant | 1 699 | 99        | 1 798   | 3 280             | 1 740       |

## 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
- **In-hospital dentistry for children under 8** - we cover the hospital and anaesthetist costs from the In-Hospital Benefit while the dentist's account comes from day-to-day benefits (OHEB and Savings). Please note: The Authorisation Centre must be contacted at least 48 hours before the procedure. Authorisation will be granted provided no dental authorisation was granted for the same child within at least six months of the required admission date
- **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.

Family takes care of family