

2016

maxima rates & benefits guide
hospital plans
Maxima Core



Maxima Core



Ideal for:

- Students
- Young, single professionals



What's in it for you?

- Unlimited hospitalisation at all private hospitals
- Chronic Disease Benefit that covers 25 chronic conditions at 100% of the Medicine Price List
- Value-adds like a free annual flu vaccine and contracted fixed rates at Fedhealth Network Specialists



Cost



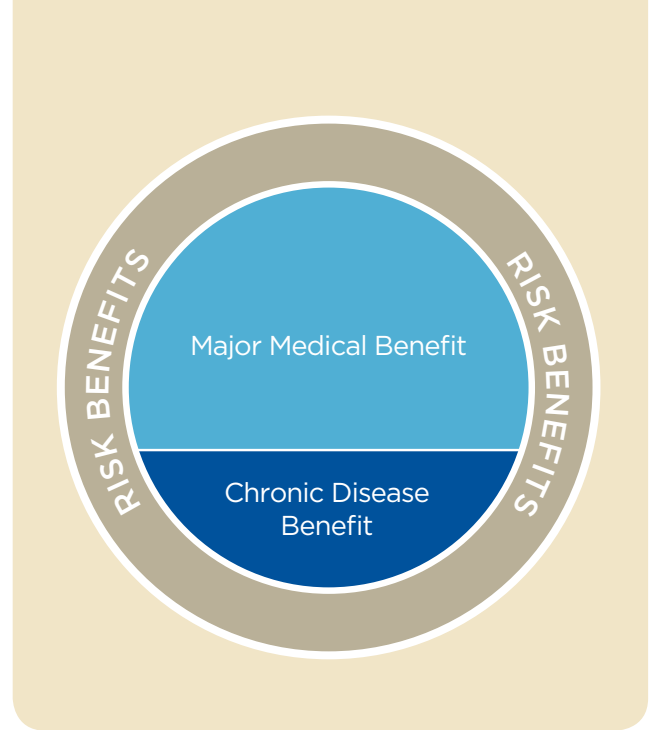
Member
R1 695



Adult dependant
R1 436



Child dependant
R593



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, 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 the treatment for your PMB conditions **covered in full** you will have to use any of the Fedhealth Network 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.

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 200% 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, blood, blood equivalents and blood products	Unlimited
Balloon sinuplasty	No benefit
Immune deficiency related to HIV infection	Unlimited



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

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 200% of Fedhealth Rate
Postnatal midwifery benefit	4 consultations per pregnancy
Maxillo-facial surgery - Surgical extraction of impacted wisdom teeth	Unlimited You pay a co-payment of R3 500 on the hospital bill
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	R250 000 at an ICON specialist
Specialised Medication for oncology (also see below)	No benefit on this option
Organ transplant including immunosuppression medication - Corneal graft	R250 000 No benefit
Pathology, radiology (general)	Unlimited at 100% of the Fedhealth Rate
Prostheses - Internal - External	Various sub-limits apply, please see below R10 500
Psychiatric services: Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R22 600
Renal dialysis (chronic): Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	R250 000 at 100% of the Fedhealth Rate
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

Internal Prosthesis Benefit

This benefit does not include osseo-integrated 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	PMBs only
Cardiac valves	PMBs only
Cardiac pacemakers	PMBs only
Intraocular lenses (per lens)	R2 958
Shoulder replacement	See combined benefit limit for all unlisted internal prosthesis*
Elbow replacement	
Hip replacement	
Knee replacement	
Bone lengthening devices	
Spinal plates and screws	
Carotid stents	
Peripheral arterial stent grafts	
Embolic protection devices	
Other approved spinal implantable devices	
*Combined benefit limit for all unlisted internal prosthesis	

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

Colonoscopy, Upper GI endoscopy	R3 500
Surgical extraction of impacted wisdom teeth	R3 500
Open hiatus hernia surgery	R3 500
Spinal surgery	R5 000
Joint replacements	R5 000
Arthroscopic procedures: hip, wrist	R6 500
Other arthroscopic procedures	R3 500
All laparoscopic procedures	R5 500
Hysterectomy (unless for cancer)	R3 500
Inguinal hernia surgery	R3 500
Varicose vein procedures	R3 500



Chronic Disease Benefit

Maxima Core offers unlimited cover for medication for all 25 PMB chronic conditions as well as HIV/Aids. Cover is subject to a restrictive 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 Epilepsy Glaucoma Haemophilia Hyperlipidaemia Hypertension	Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus Ulcerative Colitis
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Screening Benefit

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

General

- 1 family practitioner consultation (in network only) for all members
- 1 flu vaccination once a year for all members

Health 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



Day-to-Day Benefits

Under Maxima Core, you will receive PMB level of care at our Specialist Network, FP Network and designated pharmacy providers (Medi-Rite Pharmacies and Pharmacy Direct) only.

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 oral contraceptives from Risk, giving you the freedom to plan your family. Subject to an approved list.

contributions

maxima core

Member	1 695
Adult Dependant	1 436
Child Dependant	593

contributions

Rand amounts paid monthly to the Scheme for cover received



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 oral contraception** – Subject to an approved list. *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 will be paid from your own pocket.
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.