

2016

maxima rates & benefits guide
saver options
Maxima EntrySaver



Maxima EntrySaver



Ideal for:

- Young professionals
- Young families

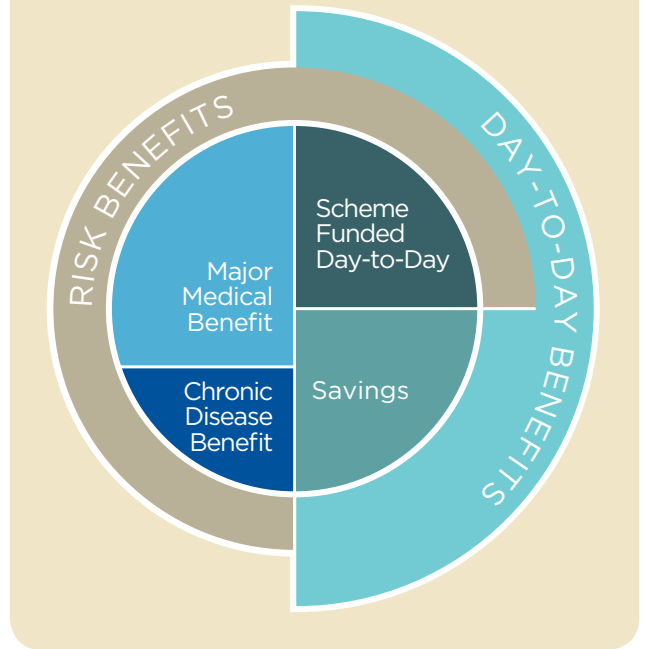


What's in it for you?

- Unlimited hospitalisation at Fedhealth Network Hospitals
- Medical Savings Account
- Unlimited consultations at a **nominated** 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



Risk
Savings
Total

Member
R1 224
R235
R1 459

Adult dependant
R881
R169
R1 050

Child dependant
R392
R75
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



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

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.

MAXIMA ENTRIESAVER NETWORK HOSPITALS	PROVINCE	SUBURB
Life Beacon Bay Hospital	Eastern Cape	East London
Life Mercantile Hospital	Eastern Cape	Korsten
Life St George's Hospital	Eastern Cape	Centrahill
Life St James Hospital	Eastern Cape	Southernwood
Life St Mary's Private Hospital	Eastern Cape	Umtata
Netcare Settlers Hospital	Eastern Cape	Grahamstown
Netcare Cuyler Hospital	Eastern Cape	Uitenhage
Horizon Eye Care Centre	Free State	Bloemfontein
Life Pasteur Hospital	Free State	Bloemfontein
Life Rosepark Hospital	Free State	Bloemfontein
Mediclinic Hoogland	Free State	Bethlehem
Netcare Kroon Hospital	Free State	Kroonstad
Botshilu Private Hospital	Gauteng	Soshanguve
Arwyp Medical Centre	Gauteng	Kempton Park
Clinix Selby Park Hospital	Gauteng	Marshalltown
Clinix Tshepo - Themba Private Hospital	Gauteng	Dobsonville
Cormed Clinic	Gauteng	Vanderbijlpark
Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lesedi Private Hospital	Gauteng	Southdale
Leslie Williams Memorial Private Hospital	Gauteng	Carletonville
Life Bedford Gardens Hospital	Gauteng	Gardenview
Life Brenthurst Clinic	Gauteng	Johannesburg
Life Carstenhof Clinic	Gauteng	Midrand
Life Dalview Clinic	Gauteng	Brakpan
Life Faerie Glen Hospital	Gauteng	Faerie Glen
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	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	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
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	Crohn's Disease	Hypothyroidism
Asthma	Diabetes Insipidus	Multiple Sclerosis
Bipolar Mood Disorder	Diabetes Mellitus type 1 & 2	Parkinson's Disease
Bronchiectasis	Dysrhythmias	Rheumatoid Arthritis
Cardiac Failure	Epilepsy	Schizophrenia
Cardiomyopathy	Glaucoma	Systemic Lupus Erythematosus
COPD/Emphysema/Chronic Bronchitis	Haemophilia	Ulcerative Colitis
Chronic Renal Disease	Hyperlipidaemia	
Coronary Artery Disease	Hypertension	



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

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

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 be 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

	Risk	+	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.

Family takes care of family