

2016

maxima rates & benefits guide  
saver options  
Maxima Saver



# Maxima Saver



## Ideal for:

- Young professionals
- Young families

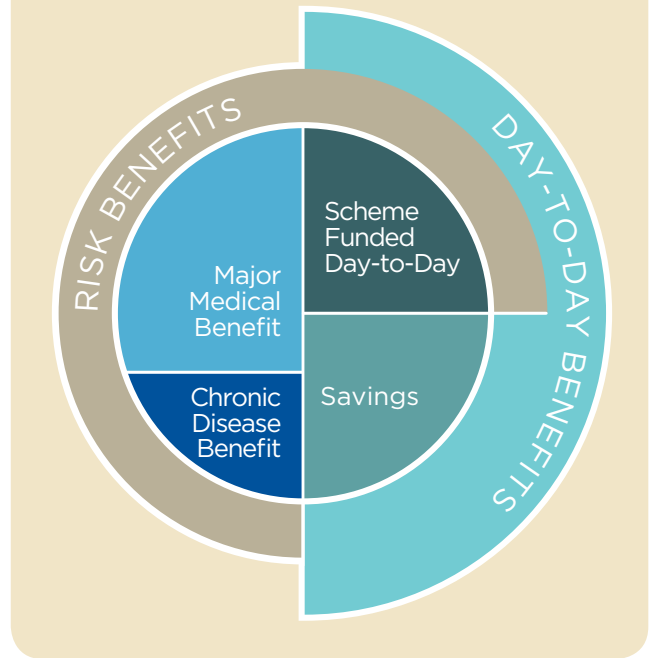


## What's in it for you?

- Unlimited private hospitalisation
- Medical Savings Account
- Unlimited consultations at a **nominated** Network FP (paid from Risk) once Savings is depleted
- Non-Fedhealth Network providers funded at up to 100% of the Fedhealth Rate
- Cover for 25 chronic conditions at 100% of the Medicine Price List



## Cost



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

Member  
**R1 571**  
**R277**  
**R1 848**

Adult dependant  
**R1 279**  
**R226**  
**R1 505**

Child dependant  
**R453**  
**R80**  
**R533**



## 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 enjoy unlimited cover 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 FPs and Specialists.
- 2) Should you choose not to use network providers, we will only refund the treatment at **100% of the Fedhealth Rate** and you will be responsible for a co-payment.

Also included in the Major Medical Benefit are:

BENEFIT	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
<b>Healthcare Professionals in hospital</b> - 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 150% 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> - Nursing services, private nurse practitioners & nursing agencies - Sub-acute facilities, physical rehabilitation facilities	Unlimited Covered up to PMB level of care
<b>Ambulance Services</b>	Unlimited with Europ Assistance
<b>Appliances, external accessories, orthotics</b>	Subject to savings
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>Balloon sinuplasty</b>	No benefit
<b>Immune deficiency related to HIV infection</b>	Unlimited



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

<b>Joint replacements</b>	Covered up to PMB level of care
<b>Maternity</b> - 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 150% of Fedhealth Rate
<b>Postnatal midwifery benefit</b>	4 consultations per pregnancy
<b>Maxillo-facial surgery</b> - Surgical extraction of impacted wisdom teeth	Unlimited You pay a co-payment of R3 500 on the hospital bill
<b>Oncology:</b> 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
<b>Specialised Medication for oncology (also see below)</b>	No benefit on this option
<b>Organ transplant including immunosuppression medication</b> - Corneal graft	R250 000 No benefit
<b>Pathology, radiology (general)</b>	Unlimited at 100% of the Fedhealth Rate
<b>Prostheses</b> - Internal - External	Covered up to PMB level of care R9 940
<b>Psychiatric services:</b> Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R21 400
<b>Renal dialysis (chronic):</b> Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	R250 000 at 100% of the Fedhealth Rate
<b>Rhizotomies &amp; facet pain block</b>	No benefit
<b>Specialised Medication (eg. biologicals) Benefit (oncology &amp; non-oncology)</b>	No benefit
<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

\*Designated service provider is ICON - Independent Clinical Oncology Network

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

All open hernia surgery	R3 500
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	R3 500
Cystoscopy	R5 000
Skin biopsy/ excision	R5 000
Tonsil/ adenoid procedures	R5 000
Varicose vein procedures	R5 000
Dental admissions	R5 500
Surgical extraction of impacted wisdom teeth	R3 500
Arthroscopic procedures: hip & wrist	R6 500
Other arthroscopic procedures	R3 500
Laparoscopic procedures	R5 500



## Chronic Disease Benefit

Maxima Saver 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	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 Saver 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: **R3 324**

Adult dependant: **R2 712**

Child dependant: **R960**

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 current year's Savings has run out, you will enjoy unlimited cover for FP consultations, as long as you use a **nominated** FP 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 the Major Medical Benefit, giving you the freedom to plan your family.

### Looking after those pearly whites

Even if your current year's Savings is depleted, the Scheme will pay for two annual dentist consultations per beneficiary including scaling and polishing - provided you use one of our contracted dentists and the treatment falls within our list of approved dental procedures.

### 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 saver

	Risk	+	Savings	=	TOTAL
Member	1 571		277		1 848
Adult Dependant	1 279		226		1 505
Child Dependant	453		80		533

## 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 (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