

# flexiFED 4<sup>Elect</sup>

The ideal plan for mature families looking for all-encompassing cover

As part of our new flexiFED option range that gives members more control over how their cover is structured, flexiFED 4<sup>Elect</sup> is perfect for more mature families who want cover that leaves nothing to chance.

Its core benefit bundle – or the basic cover that you enjoy on this option – provides you with sound in-hospital benefits, chronic benefits, screening benefits, and day-to-day benefits, that include additional benefits like unlimited network GP consultations always paid from Risk and never from Savings.

This option has a Threshold Benefit, which means you can submit claims to accumulate to a predetermined threshold level after which they will be paid from the Threshold Benefit. You will have a 20% co-payment on all claims.

On flexiFED 4<sup>Elect</sup>, you've chosen to pay a fixed excess of R11 500 on all hospital admissions, except for emergencies, and by doing so, you're saving 25% on your monthly contribution. This excess applies to the hospital bill only; you could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.

On this option you also have access to a MediVault and Wallet facility, a predetermined amount available for your day-to-day medical expenses, which you only start paying back over a 12-month period once you start using it.

Please see the following pages for more details on the flexiFED 4<sup>Elect</sup> core benefit bundle and what it offers you.

We let **you be YOU**

2019



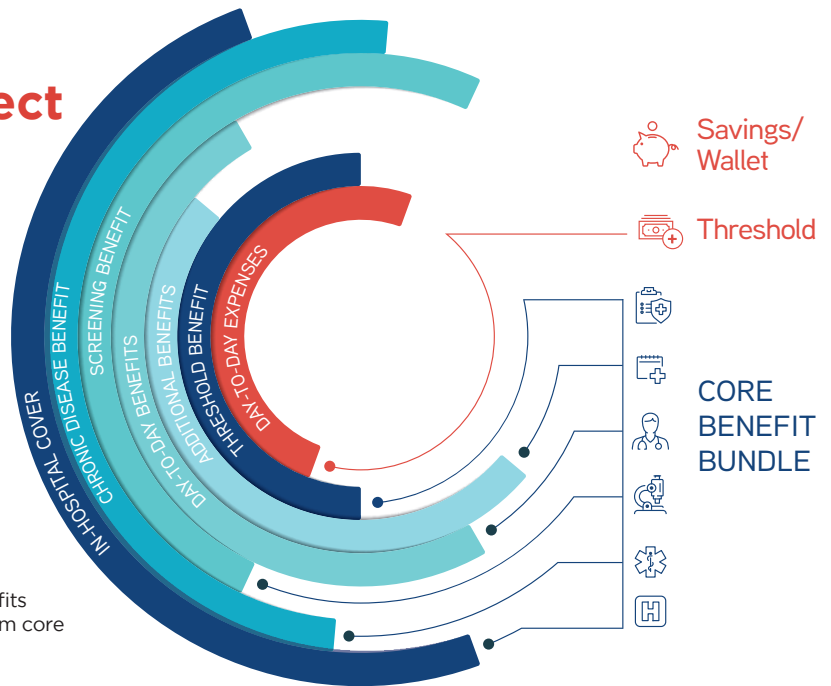
# flexiFED 4<sup>Elect</sup>

Ideal for:

Mature families

What's in it for you?

- Unlimited network GP visits paid from core benefit bundle
- Unlimited hospitalisation at a hospital on the Elect network
- Access to a large MediVault for day-to-day benefits
- Female contraceptives and vasectomies paid from core benefit bundle



Cost

**Risk Savings Total**



Member  
**R2 255**  
**R19**  
**R2 274**



Adult dependant  
**R2 035**  
**R17**  
**R2 052**



Child dependant  
**R703**  
**R6**  
**R709**

## CORE BENEFIT BUNDLE

		flexiFED 4 <sup>Elect</sup> Basic benefit bundle with threshold for mature families
<b>IN-HOSPITAL BENEFIT</b>		
Hospitalisation		Unlimited. Network hospitals only or a co-payment of R11 500 will apply
Maternity		Unlimited at cost with network specialists and GPs
Network GPs and Specialists		Unlimited cover at cost
Non-network GPs, Specialists and all other healthcare professionals		Up to 100% of Fedhealth Rate
Oncology		R444 700
Organ Transplant		R444 700
Renal Dialysis		R444 700 at Designated Service Provider. 40% co-payment on use of non-DSP
Childhood illness specialised drug benefit		Children up to the age of 18 years subject to managed care protocols
<b>CHRONIC DISEASE BENEFIT</b>		
Chronic conditions as covered under flexiFED 4		Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma, medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL
<b>CHRONIC DISEASE LIST (CDL)</b>		
Chronic Disease List		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, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis
Additional conditions covered on flexiFED 4 (CDL as above + the following 17)		Acne, Allergic Rhinitis, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome

SCREENING BENEFIT		
Women's health	Cervical cancer screening (Pap smear)	Women; ages 21 to 65. 1 every three years
Children's health	Immunisation Programme (as per state EPI)	Birth to 12 years
Cardiac health	Cholesterol screening (full lipogram)	All lives; aged 20 and older. 1 every five years
General	Flu vaccination	All lives; 1 every year
	HIV finger prick test	All lives; 1 every year
	Breast cancer screening with mammography	All lives; aged 45 and older. 1 every three years
	Pneumococcal vaccination	All lives; aged 65 and older. 1 per lifetime
	Colorectal cancer screening (faecal occult blood test)	All lives; aged 50 to 75. 1 every year
Men's health	Prostate Specific Antigen (PSA)	Men; ages 45 to 69. 1 every year
Health risk assessments	Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives; 1 every year
	Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives; 1 every year

flexiFED 4 <sup>Elect</sup>	
DAY-TO-DAY BENEFIT	
Unlimited network GP visits	Unlimited at network GPs
Maternity	No benefit
Fedhealth Baby Maternity Programme	All pregnant members and dependants
Fedhealth Toddler Programme	Access to sound advice for parents with toddlers up to the age of 24 months.
Doula benefit	Up to R1 300 per delivery
Postnatal midwifery benefit	4 consultations per pregnancy with a midwife in- and out-of-hospital
Infant hearing screening benefit	1 test from birth up to the age of 8 weeks with an audiologist up to the Fedhealth Rate
Paed-IQ	Free membership
Paediatrician consultations	No benefit
Optometry	No benefit
Post-hospitalisation treatment	For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full 30-day period is covered
Take-home medicine	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	MRI/ CT scans are paid whether they are performed in- or out-of-hospital. A co-payment applies for non-PMB MRI/ CT scans
Trauma treatment at casualty ward	Whether admitted to hospital or not, emergency treatment, like stitches, is covered. Authorisation must be obtained and a co-payment of R570 per visit for non-PMBs applies
Female contraception	Includes oral, patches, contraceptive rings, certain injectables as well as IUDs (includes Mirena device)
Additional benefits	Upgrades within 30 days of a life-changing event; 24-hour Fedhealth Nurse Line; emotional wellbeing programme; emergency transport/response; MediTaxi; SOS Call Me; managed care programmes

flexiFED 4 <sup>Elect</sup>	
THRESHOLD FOR flexiFED 4 ONLY	Day-to-day claims accumulate at the Fedhealth Rate to the Threshold Level. Limits apply to certain expenses
Annual Threshold Level	
M	R13 650
M+1	R24 150
M+2	R27 660
M+2+	R31 500
Limits	Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from Threshold
Additional medical services	In and out-of-hospital: Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year
Advanced dentistry	Limit of R7 400 per person per year, up to an overall limit of R22 100 per family per year
Antenatal scans	Two 2D antenatal scans per person per year
Appliances, external accessories and orthotics	In and out-of-hospital. Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year with a sub-limit of R4 340 for foot orthotics
Optometry	Limit of R3 340 per person per year, up to an overall limit of R10 190 per family per year
Prescribed medication	Limit of R5 680 per person per year, up to an overall limit of R11 400 per family per year

# IN-HOSPITAL

flexiFED 4 <sup>Elect</sup>	
<b>Overall annual limit (OAL)</b>	Unlimited at network hospitals only. R11 500 co-payment on voluntary use of non-network hospital
<b>Healthcare Professional Tariff in hospital (HPT)</b>	
Fedhealth Network GPs and Specialists	Covered at cost
Non-Fedhealth Network GPs	Covered at 100% of Fedhealth Rate
Non-Fedhealth Network Specialists	Covered at 100% of Fedhealth Rate
Other Healthcare Professionals	Covered at 100% of Fedhealth Rate
<b>Prescribed Minimum Benefits (PMB):</b> Treatment for PMB conditions can be funded in two ways:	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs, specialists, hospitals and DSPs where applicable.  Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate and you will have a shortfall should the healthcare professional charge more
<b>Hospitalisation costs:</b> accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at network hospitals only. R11 500 co-payment on voluntary use of non-network hospital
<b>Co-payments per event applicable on the hospital/ facility bill only</b>	
Adenoidectomy	No co-payment
All open hernia surgery	No co-payment
Arthroscopic procedures - other	R2 400
Back & neck pain procedures	No co-payment
Balloon sinuplasty	R4 200
Bunion procedures	No co-payment
Colonoscopy, upper GI endoscopy	R2 400
Diagnostic cystoscopy	No co-payment
Dental admissions	No co-payment
Gastritis/ dyspepsia/ heartburn	No co-payment
Arthroscopic procedures: hip	R2 400
Arthroscopic procedures: wrist	R2 400
Hysterectomy (unless for cancer)	No co-payment
<b>Joint replacements</b>	
Single Hip and knee with CP*	No co-payment
Single Hip and knee - voluntary non-use of CP*	R26 200
Other joint replacements and involuntary non-use of CP* for Single hip and knee	R4 200
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	R4 200
Laparoscopic procedures	R4 200
Laparoscopic varicocelelectomy	No co-payment
Nasal procedures	No co-payment
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	R4 200
Skin biopsy/ excision	No co-payment
Spinal surgery**	R4 200
Surgical extraction of impacted wisdom teeth	R4 200
<b>Tonsillectomy</b>	
Under the age of 12	No co-payment
12 and over	No co-payment
Varicose vein procedures	No co-payment
<b>Additional medical services</b> (dietetics, occupational therapy and speech therapy)	Subject to savings. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year
<b>Alternatives to hospitalisation:</b> Nursing services, private nurse practitioners & nursing agencies Sub-acute facilities, physical rehabilitation facilities	Unlimited at negotiated tariff Unlimited at cost up to PMB level of care

\*Contracted Provider: Must use ICPS or JointCare for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

\*\* No benefit unless utilisation of back & neck rehabilitation programme has been completed.

## IN-HOSPITAL (Continued)

flexiFED 4 <sup>Elect</sup>	
<b>Appliances, external accessories and orthotics</b>	Subject to savings, wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>In-hospital dentistry benefit for children under 7</b>	We cover the hospital and anaesthetist costs from the in-hospital benefit. The dentist account will be paid for by the member
<b>Immune deficiency related to HIV infection</b>	Unlimited (see HPT)
<b>Maternity</b> - Healthcare Professional Tariff in hospital (HPT)	
Fedhealth Network GPs and Specialists (e.g. Gynaecologists & paediatricians)	Covered at cost
Non-Fedhealth Network GPs	Covered at 100% of Fedhealth Rate
Non-Fedhealth Network Specialists	Covered at 100% of Fedhealth Rate
Other Healthcare Professionals	Covered at 100% of Fedhealth Rate
<b>Maxillo-facial surgery</b>	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 200 on the hospital bill
<b>Oncology:</b> oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R444 700 at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
<b>Childhood illness specialised drug benefit</b>	Childhood illness specialised drug benefit for children up to the age of 18
<b>Organ transplant including immunosuppression medication</b>	R444 700 (See HPT)
Corneal graft	R20 700 per beneficiary
<b>Pathology, radiology (general)</b>	Unlimited at Fedhealth Rate
<b>Physical therapy (physiotherapy and biokinetics)</b>	Subject to referral by a medical practitioner, pre-authorisation & treatment protocols
<b>Prostheses</b>	
<b>Internal</b>	Various sub-limits apply
Aorta Stent Grafts	R58 500
Bone lengthening devices	See combined benefit limit for all unlisted internal prosthesis*
Cardiac pacemakers	R27 800
Cardiac stents	R27 800
Cardiac valves	R27 800
Carotid stents	See combined benefit limit for all unlisted internal prosthesis*
Detachable platinum coils	R50 700
Elbow replacement	R27 800
Embolic Protection Devices	See combined benefit limit for all unlisted internal prosthesis*
Hip replacement	R27 800
Intraocular lenses (per lens)	R3 200
Knee replacement	R27 800
Other approved spinal implantable devices	See combined benefit limit for all unlisted internal prosthesis*
Peripheral Arterial Stent Grafts	See combined benefit limit for all unlisted internal prosthesis*
Shoulder replacement	R27 800
Spinal plates and screws	See combined benefit limit for all unlisted internal prosthesis*
Total ankle replacement	See combined benefit limit for all unlisted internal prosthesis*
*Combined benefit limit for all unlisted internal prosthesis	*R25 000
<b>External</b>	R11 600 at cost
<b>Psychiatric services:</b> accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R25 100
<b>Renal dialysis (chronic):</b> consultations, visits, all services, materials and medicines associated with the cost of renal dialysis**	R444 700 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP
<b>Childhood illness specialised drug benefit</b> (e.g. biologicals) Benefit (non-oncology)	Childhood illness specialised drug benefit for children up to the age of 18
<b>Specialised radiology</b>	Unlimited at Fedhealth Rate. First R2 200 for non-PMB MRI/ CT scans for the member's account
<b>Spinal surgery</b>	No benefit unless back & neck rehabilitation programme has been completed. You pay a co-payment of R4 200 on the hospital bill
<b>Terminal care benefit</b>	R31 000 at Fedhealth Rate

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | MPL - Medicine Price List

## Chronic Disease Benefit

flexiFED 4 <sup>Elect</sup>	
<b>Limit</b>	Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL
<b>IN-BENEFIT</b>	
Conditions covered	42 conditions. See lists below
Formulary	Intermediate formulary
Preferred Provider	MediRite, Dis-Chem, Clicks & Pharmacy Direct
<b>OUT-OF-BENEFIT</b> (See CDL list below)	
Formulary	Intermediate formulary
Preferred Provider	MedRite, Dis-Chem, Clicks & Pharmacy Direct
<b>HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape &amp; post-exposure prophylaxis</b>	
Limit	Unlimited

### CHRONIC DISEASE LIST (CDL)

<b>Chronic Disease List</b>	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, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis
<b>Additional conditions covered on flexiFED 4 (CDL as above + the following 16)</b>	Acne, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network.

The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/ R25 is charged, the member will incur a co-payment.

## Screening Benefit

flexiFED 4 <sup>Elect</sup>		
<b>Women's Health</b>		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
<b>Men's Health</b>		
Prostate Specific Antigen (PSA)	Men; ages 45 to 69	1 every year
<b>Children's Health</b>		
Immunisation Programme (as per State EPI)	Birth to 12 years	Various
<b>Cardiac Health</b>		
Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years
<b>General</b>		
Breast cancer screening with mammography	All lives; aged 45 and older	1 every 3 years
Flu vaccination	All lives	1 every year
HIV finger prick test by a contracted wellness network provider	All lives	1 every year
Pneumococcal vaccination	All lives; aged 65 older	1 per lifetime
Colorectal cancer screening (faecal occult blood test)	All lives; ages 50 to 75	1 every year
<b>Health risk assessments</b>		
Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year
Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year

## Day-to-day Benefit

	flexiFED 4 <sup>Elect</sup>
Unlimited network GP visits	Unlimited at nominated network GPs
Maternity	No benefit
Fedhealth Baby Maternity Programme	All pregnant members and dependants
Fedhealth Toddler Programme	Access to sound advice for parents with toddlers up to the age of 24 months.
Doula benefit	R1 300 per delivery
Postnatal midwifery benefit	4 consultations with a midwife in and out-of-hospital per pregnancy
Infant hearing screening benefit	1 test with an audiologist up to the age of 8 weeks up to the Fedhealth Rate
Paed-IQ	Free membership
Paediatrician consultations	No benefit
Optometry	No benefit
Post-hospitalisation treatment benefit	For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e follow-up treatment for a full 30-day period is covered
Take-home medicine benefit	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 benefit	Unlimited at Fedhealth Rate. First R2 200 for each non-PMB MRI/ CT scan for member's own account
Trauma treatment at a casualty ward	Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs
Female contraception benefit	Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena. Must be prescribed by a GP or gynaecologist and not applicable to oral contraceptives prescribed for acne

## Additional Benefits

	flexiFED 4 <sup>Elect</sup>
Fedhealth Nurse Line	A 24-hour toll-free line manned by professional nurses for medical and related queries
Emotional Wellbeing programme	24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists
Emergency transport/ response	Emergency transport for members through Europ Assistance
<b>Comprehensive managed care programmes</b>	
Aid for AIDS	Support programme for members living with HIV/Aids
Conservative Back & Neck Rehabilitation Programme	Helping members address back and neck pain to avoid spinal surgery
Smoking Cessation Programme	The support to help members quit smoking
Weight Management Programme	A 12-week programme designed to help qualifying members with a high BMI and waist circumference lose weight
Oncology disease management	Comprehensive care for cancer patients
Mental Health Programme	Support for members with substance-abuse or mental health issues like depression or bipolar mood disorder
MediTaxi	A transport service for members who need follow-up medical visits following a hospital authorisation
SOS Call Me	A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi
Upgrades within 30 days of a life-changing event	Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy
Child rates for financially dependent children up to the age of 27	Provided they're unmarried and don't earn more than the maximum social pension
Good news for bigger families	Fourth and subsequent children are covered for free

# THRESHOLD BENEFIT

The Threshold Benefit pays for certain day-to-day expenses once your claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from the member's Savings/ Wallet or self-funded through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 20% co-payment will apply to all claims paid from the Threshold Benefit. No co-payment will apply to GP and Specialist consultations in-network.

Threshold Levels	flexiFED 4 <sup>Elect</sup>
M	R13 650
M + 1	R24 150
M + 2	R27 660
M + 2+	R31 500

	flexiFED 4 <sup>Elect</sup>
<b>Tariff</b>	Up to 100% of FR
<b>Co-payments in Threshold</b>	20% co-payment
<b>Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.</b>	In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy</b> (including prescribed medication)	Does not accumulate to or pay from Threshold
<b>Additional medical services:</b> Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year.
<b>Dentistry Advanced:</b> inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold
<b>Dentistry (Basic)</b>	Unlimited once Threshold is reached
<b>General Practitioners</b>	
Fedhealth Network GPs	Unlimited GP consultations at a Fedhealth nominated Network GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year
Non-Fedhealth Network GPs	Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year
<b>Maternity benefit</b>	Limited to 2 x 2D antenatal scans per beneficiary per pregnancy before and after Threshold
<b>Optometry</b>	R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold
<b>Over-the-counter medication:</b>	Does not accumulate to or pay from Threshold
<b>Pathology</b>	Unlimited once Threshold is reached
<b>Physical therapy:</b> Chiropractics, biokinetics & physiotherapy	Does not accumulate to threshold. Paid from Threshold up to the Additional Medical Services limit of R11 600 per family per year
<b>Prescribed medication</b>	R5 680 per beneficiary per year, R11 400 per family per year before and after Threshold
<b>Radiology General</b>	Unlimited once Threshold is reached
<b>Specialists excluding Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits</b>	
Fedhealth Network Specialists	Unlimited at cost once Threshold is reached. 20% co-payment if GP referral not obtained
Non-Fedhealth Network Specialists	Accumulation to and refund from Threshold at Fedhealth Rate only. 20% co-payment if GP referral not obtained
<b>Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits</b>	
Fedhealth Network Psychiatrists	Does not accumulate to threshold. Paid from threshold at cost up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained
Non-Fedhealth Network Psychiatrists	Does not accumulate to threshold. Paid from threshold at the Fedhealth Rate up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained

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



**Day-to-day benefits** claims are funded from available savings then your **Wallet** if activated, or self-funded. Claims may also be funded from the **Benefit Maximiser**.

Each of the **flexiFED** options have a nominal savings contribution. This allows a member to transfer/ retain any accumulated savings from a previous option or scheme when joining a **flexiFED** option. Any member on a **flexiFED** option will also be allowed to top up this savings account at any time up to a maximum annual amount of 25% of their gross contribution. Any claim submitted (not payable from the Core Benefit Bundle) will be funded from the member's savings account first.

## Savings and Wallet

	<b>flexiFED 4<sup>Elect</sup></b>
<b>Tariff</b>	Up to 100% of FR
<b>Co-payments in Threshold</b>	20% co-payment
<b>Appliances, external accessories and orthotics:</b> Hearing aids, wheelchairs, etc.	In & out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics)
<b>Alternative healthcare:</b> Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold
<b>Additional medical services:</b> Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	In and out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year.
<b>Dentistry Advanced:</b> inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Dentistry (Basic)</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>General Practitioners</b>	
Fedhealth Network GPs	Unlimited GP consultations at a Fedhealth nominated Network GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year
Non-Fedhealth Network GPs	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year
<b>Maternity benefit</b>	Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Optometry</b>	R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold
<b>Over-the-counter medication:</b>	Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold
<b>Pathology</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>Physical therapy:</b> Chiropractics, biokinetics & physiotherapy	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to the Additional Medical Services limit of R11 600 per family per year
<b>Prescribed medication</b>	R5 680 per beneficiary per year, R11 400 per family per year before and after threshold. Subject to Savings/ Wallet or self-funded
<b>Radiology General</b>	Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached
<b>Specialists excluding psychiatrists (network GP referral required for consultations, including PMB conditions) to be paid from Risk benefits.</b>	
Fedhealth Network Specialists	Subject to Savings/ Wallet or self-funded and accumulation at cost to threshold. Unlimited at cost once threshold is reached. 20% co-payment if GP referral is not obtained
Non-Fedhealth Network Specialists	Subject to Savings/ Wallet or self-funded. Accumulation to and refund from threshold at 100% of Fedhealth Rate only. 20% co-payment if GP referral is not obtained
<b>Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits</b>	
Fedhealth Network Psychiatrists	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at cost from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained
Non-Fedhealth Network Psychiatrists	Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at 100% of Fedhealth Rate from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained

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

You are now allocated money for day-to-day medical expenses available in your personal MediVault. This amount is based on your selected bundle and family composition, and is not pro-rated, i.e. even if you only join in August, you'll have the same amount available as you would have in January. To access these funds, you can transfer it, in full upfront, or in part as needed, to your Wallet.

## MediVault

How much is in the MediVault	flexiFED 4 <sup>Elect</sup>
M	R5 700
M + 1	R10 500
M + 2	R12 300
M + 2+	R14 700

### Define family composition

**M - Member**

**M + 1: Member plus one dependant (either adult or child)**

**M + 2: Member plus two dependants (either adult or child)**

**M + 2+: Member plus two or more dependants (either adult or child)**

In order to access the amount available in your MediVault, you will be required to accept the terms and conditions available on the **Fedhealth Family Room** or please call the **Fedhealth Customer Contact Centre** on **0860 002 153**.

## Network Hospitals

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 R11 500 of the cost of the hospital account.

HOSPITAL NAME	PROVINCE	TOWN
Life St Mary's Private Hospital	Eastern Cape	Umtata
Life Queenstown Private Hospital	Eastern Cape	Queenstown
Riemland Clinic	Free State	Frankfort
St Helena Hospital	Free State	Welkom
Botshilu Private Hospital	Gauteng	Soshanguve
Clinix Botshelong-Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Clinix Tshepo-Themba Private Hospital	Gauteng	Soweto
Zamokhule Private Hospital	Gauteng	Tembisa
Pretoria West Hospital	Gauteng	Pretoria West
Helen Joseph Hospital	Gauteng	Auckland Park
Sebokeng Hospital	Gauteng	Sebokeng
Louis Pasteur Hospital	Gauteng	Pretoria
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Dr S K Matseke Memorial Hospital	Gauteng	Diepkloof
La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Shifa Private Hospital	KwaZulu-Natal	Durban
Zoutpansberg Private Hospital	Limpopo	Polokwane
Mediclinic Tzaneen	Limpopo	Tzaneen
Life Piet Retief Hospital	Mpumalanga	Piet Retief
Clinix Itokolle-Victoria Private Hospital	North West	Mafikeng
Vryburg Private Hospital	Northern Cape	Vryburg
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Ceres Private Hospital	Western Cape	Ceres
Bellville Medical Centre	Western Cape	Bellville
Mitchell's Plain Medical Centre	Western Cape	Mitchell's Plain
Mediclinic Cape Gate	Western Cape	Brackenfell
Mediclinic Durbanville	Western Cape	Durbanville