

flexiFED 1 2021

Increase can range from:

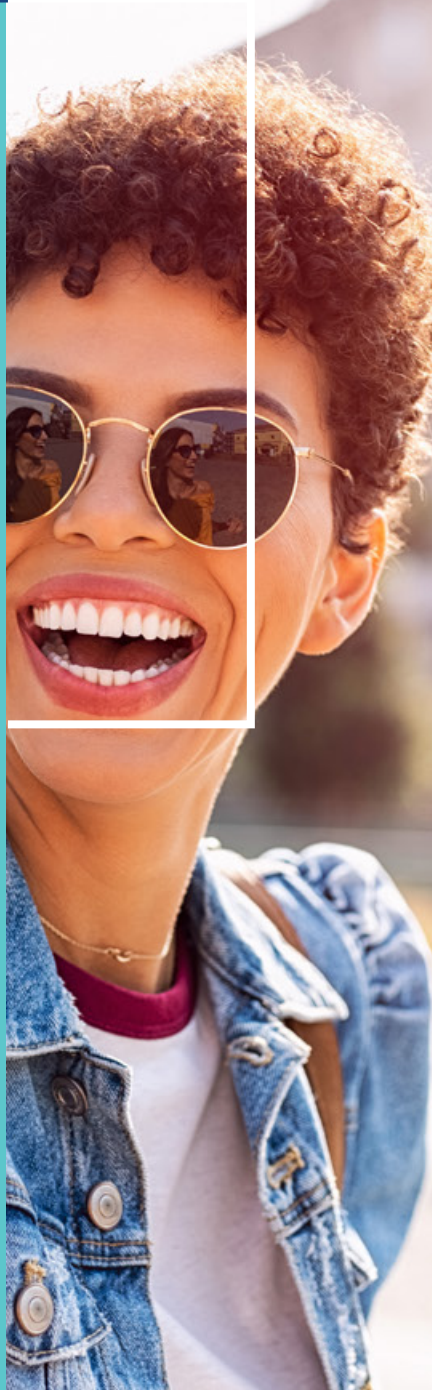
-19.1%

If member selects flexiFED 1^{Elect}

TO

3.9%

on flexiFED 1



- flexiFED 1, our fastest growing option, will have a maximum increase of only 3.9%
- By utilising the EDOs, members could determine their 2021 contributions themselves to be anything between a decrease of 19.1% and an increase of 3.9%
- In Rand value, this translates to an average increase of R65 per month
- After the increase, flexiFED 1 will cost, on average, R190 per month less than comparable options on competitor schemes!

Benefit changes

flexiFED 1 & flexiFED 1^{Elect}

- **Only one debit order for DPMs means greater convenience** for the member. So instead of one debit order for the risk contribution and another for the MediVault repayment, there's now only one debit order that includes both amounts
- **NEW day clinic network introduced.** Co-payment* applies for non-use
- No change to reimbursement rates in-hospital
- Chronic disease benefit unchanged
- Benefits from Threshold unchanged
- Maternity benefits remain unchanged
- No change to oncology, organ transplant and renal dialysis, as well as internal and external prosthesis benefits
- **Medication for HIV/AIDS:** Members must obtain medication from Pharmacy Direct, a courier pharmacy, from 2021, otherwise they'll pay a 40% co-payment
- All other **in-hospital limits increased**
- Balloon sinuplasty is now a Scheme exclusion and will no longer be covered
- Increase in Threshold levels
- **Co-payments*:**
 - **NEW:** Voluntary non-use of contracted provider for non-PMB cataract surgery
 - **NEW:** Use of non-network day clinic R2 000
 - Use of non-network hospitals: increased from R6 700 to R7 000
 - Non-PMB specialised radiology: increased from R3 200 to R3 310
 - Trauma treatment for non-PMBs in a casualty ward: increased from R600 to R630
 - Increase in all procedure co-payments

flexiFED 1^{Elect} ONLY

- Co-payment for use of non-network hospitals has increased from R12 000 to R12 500
- Chronic medicine benefit: members must use DSPs Dis-Chem Direct, Clicks Direct Medicines and Pharmacy Direct. If members obtain their chronic medicine from another pharmacy, they will have to pay a 40% co-payment
- Oncology: Must use Scriptpharm as a DSP or pay a 25% co-payment. Members who are registered on the Fedhealth Oncology Disease Management Programme, will receive a communication explaining what this will mean for them and what they will need to do

flexiFED 1

	Risk	Savings	Total	Annual Threshold level	Annual savings	FLEXIBLE repayment structure		FIXED repayment structure			
						Total MediVault allocation	Total day-to-day available	Total repayment to the scheme	Total MediVault allocation	Total day-to-day available	Total repayment to the scheme
M	1 763	25	1 788	4 100	300	9 300	9 600	Total + MediVault used ÷ 12	3 600	3 900	2 088
M + AD	3 145	44	3 189	6 600	528	12 900	13 428		5 400	5 928	3 639
M + AD + CD	3 790	52	3 842	8 100	624	14 100	14 724		6 600	7 224	4 392
M + AD + 2CD	4 435	60	4 495	9 700	720	15 300*	16 020		8 400	9 120	5 195

flexiFED 1^{Elect}

	Risk	Savings	Total	Annual Threshold level	Annual savings	FLEXIBLE repayment structure		FIXED repayment structure			
						Total MediVault allocation	Total day-to-day available	Total repayment to the scheme	Total MediVault allocation	Total day-to-day available	Total repayment to the scheme
M	1 374	19	1 393	4 100	228	9 300	9 528	Total + MediVault used ÷ 12	3 600	3 828	1 693
M + AD	2 449	33	2 482	6 600	396	12 900	13 296		5 400	5 796	2 932
M + AD + CD	2 950	39	2 989	8 100	468	14 100	14 568		6 600	7 068	3 539
M + AD + 2CD	3 451	45	3 496	9 700	540	15 300*	15 840		8 400	8 940	4 196