



flexiFED 2 2021

Increase can range from:

-17.8%

If member selects flexiFED 2^{Elect}

TO

9.9%

on flexiFED 2

- flexiFED 2 will increase by a maximum of 9.9%
- This means a difference of between a MINUS 17.8% decrease, and a 9.9% increase
- In Rand value, this translates to an average increase of R208 per month
- When compared to similar options in the market, flexiFED 2 will cost your clients an average of R296 less

Benefit changes

flexiFED 2, flexiFED 2^{GRID} & flexiFED 2^{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
- **Mental health limit increased** from R24 700 to R25 500: 3.1% increase
- **Maternity benefits: antenatal classes benefit increased** from R1 090 to R1 120
- **Organ transplant benefit limit increased to R300 200**
- **Oncology limit increased to R300 200**
- **Renal Dialysis limit increased to R300 200**
- **Internal and external prosthesis limits** have been increased
- No change to reimbursement rates in-hospital
- Benefits from Threshold unchanged
- **Chronic disease benefit remains unchanged**
- **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
 - Non-PMB specialised radiology: increased from R2 300 to R2 380
 - Trauma treatment for non-PMBs in a casualty ward: increased from R600 to R630
 - Increase in all procedure co-payments

flexiFED 2^{GRID} ONLY

- Co-payment for use of non-network hospitals increased from R12 000 to R12 500
- **New day clinic network introduced.** Co-payment of R2 000 for use of non-network day clinic

flexiFED 2^{Elect} ONLY

- Co-payment for use of non-network hospitals increased from R12 000 to R12 500
- Chronic medicine benefit: members must use DSPs Dis-Chem Direct, Clicks Direct Medicines and Pharmacy Direct (previously preferred provider)
- 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 2

	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	2 473	27	2 500	4 700	324	9 900	10 224	Total + MediVault used ÷ 12	4 800	5 124	2 900
M + AD	4 621	50	4 671	8 700	600	15 300	15 900		7 200	7 800	5 271
M + AD + CD	5 356	57	5 413	10 000	684	21 000	21 684		11 400	12 084	6 363
M + AD + 2CD	6 091	64	6 155	11 800	768	24 600*	25 368		15 000	15 768	7 405

flexiFED 2^{GRID}

	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	2 198	24	2 222	4 700	288	9 900	10 188	Total + MediVault used ÷ 12	4 800	5 088	2 622
M + AD	4 111	44	4 155	8 700	528	15 300	15 828		7 200	7 728	4 755
M + AD + CD	4 764	51	4 815	10 000	612	21 000	21 612		11 400	12 012	5 765
M + AD + 2CD	5 417	58	5 475	11 800	696	24 600*	25 296		15 000	15 696	6 725

flexiFED 2^{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	1 851	20	1 871	4 700	240	9 900	10 140	Total + MediVault used ÷ 12	4 800	5 040	2 271
M + AD	3 465	37	3 502	8 700	444	15 300	15 744		7 200	7 644	4 102
M + AD + CD	4 017	43	4 060	10 000	516	21 000	21 516		11 400	11 916	5 010
M + AD + 2CD	4 569	49	4 618	11 800	588	24 600*	25 188		15 000	15 588	5 868