

flexiFED 3 2021



Benefit changes

flexiFED 3, flexiFED 3^{GRID} & flexiFED 3^{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 R26 200 to R27 000: 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 limit increased to R3 100** for Attention Deficit Hyperactivity Disorder, General Anxiety Disorder, Depression and Post Traumatic Stress Disorder. **Additional conditions covered and formulary 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 3^{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 3^{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 3

	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	2 798	27	2 825	5 600	324	11 100	11 424	Total + MediVault used ÷ 12	7 200	7 524	3 425
M + AD	5 323	51	5 374	10 600	612	16 800	17 412		9 600	10 212	6 174
M + AD + CD	6 329	60	6 389	12 100	720	22 200	22 920		12 600	13 320	7 439
M + AD + 2CD	7 335	69	7 404	14 300	828	26 100*	26 928		15 000	15 828	8 654

flexiFED 3^{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	2 487	24	2 511	5 600	288	11 100	11 388	Total + MediVault used ÷ 12	7 200	7 488	3 111
M + AD	4 734	46	4 780	10 600	552	16 800	17 352		9 600	10 152	5 580
M + AD + CD	5 629	54	5 683	12 100	648	22 200	22 848		12 600	13 248	6 733
M + AD + 2CD	6 524	62	6 586	14 300	744	26 100*	26 844		15 000	15 744	7 836

flexiFED 3^{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	2 096	21	2 117	5 600	252	11 100	11 388	Total + MediVault used ÷ 12	7 200	7 452	2 717
M + AD	3 990	38	4 028	10 600	456	16 800	17 352		9 600	10 056	4 828
M + AD + CD	4 745	45	4 790	12 100	540	22 200	22 848		12 600	13 140	5 840
M + AD + 2CD	5 500	52	5 552	14 300	624	26 100*	26 844		15 000	15 624	6 802

Increase can range from:

-16.8%

If member selects flexiFED 3^{Elect}

TO

11%

on flexiFED 3

- The increase on flexiFED 3 will be a maximum of 11% or R275 in Rand value
- However, it could also decrease by 16.8% if your client chooses the Elect EDO
- On average, flexiFED 3 will cost an astounding R697 less than comparable competitor options