



flexiFED 4 2021

Increase can range from:

-16.7% If member selects flexiFED 4^{Elect}

TO

11.3% on flexiFED 4

- flexiFED 4 will increase by a maximum of 11.3% or R375 per month on average
- In realistic terms, it means a decrease of between 16.7% and an 11.3% increase
- Compared to similar options from other schemes, flexiFED 4 will cost your clients an almost unbelievable R2 029 less

Benefit changes

flexiFED 4, flexiFED 4^{GRID} & flexiFED 4^{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
- **Addition to screening benefit: Children's Health - optical screening benefit for children aged 6 to 18 years. This screening is paid by the Scheme once per lifetime.** All other screening benefits remain unchanged
- **Maternity benefits: antenatal classes benefit increased** from R1 090 to R1 120
- **Organ transplant benefit limit increased** to R480 400
- **Oncology limit increased** to R480 400
- **Renal Dialysis limit increased** to R480 400
- **Corneal grafts benefit limit increased** to R35 000
- **Internal and external prosthesis limits** have been increased
- No change to reimbursement rates in-hospital
- Chronic disease benefit limits increased to **R6 100 (pb)** and **R12 200 (pf)**. Conditions covered and **formulary remain 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
- **Accumulation limits** on additional medical services, appliances, external accessories and orthotics, advanced dentistry, optometry and prescribed medication have been increased
- **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 4^{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 4^{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 4						FLEXIBLE repayment structure			FIXED repayment structure		
	Risk	Savings	Total	Annual Threshold level	Annual savings	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	3 720	27	3 747	14 700	324	14 700	15 024	Total + MediVault used ÷ 12	12 000	12 324	4 747
M + AD	7 095	51	7 146	26 700	612	26 700	27 312		21 000	21 612	8 896
M + AD + CD	8 240	59	8 299	30 300	708	30 300	31 008		24 000	24 708	10 299
M + AD + 2CD	9 385	67	9 452	33 900	804	33 900*	34 704		27 600	28 404	11 752
flexiFED 4 ^{GRID}						FLEXIBLE repayment structure			FIXED repayment structure		
M	3 302	24	3 326	14 700	288	14 700	14 988	Total + MediVault used ÷ 12	12 000	12 288	4 326
M + AD	6 305	46	6 351	26 700	552	26 700	27 252		21 000	21 552	8 101
M + AD + CD	7 325	53	7 378	30 300	636	30 300	30 936		24 000	24 636	9 378
M + AD + 2CD	8 345	60	8 405	33 900	720	33 900*	34 620		27 600	28 320	10 705
flexiFED 4 ^{Elect}						FLEXIBLE repayment structure			FIXED repayment structure		
M	2 785	21	2 806	14 700	252	14 700	14 952	Total + MediVault used ÷ 12	12 000	12 252	3 806
M + AD	5 365	39	5 404	26 700	468	26 700	27 168		21 000	21 468	7 154
M + AD + CD	6 240	45	6 285	30 300	540	30 300	30 840		24 000	24 540	8 285
M + AD + 2CD	7 115	51	7 166	33 900	612	33 900*	34 512		27 600	28 212	9 466