

flexi**FED 3**

2

25



 **Sanlam** healthcare partner

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Medical aid cover that's **perfectly customisable** for every member

At Fedhealth Medical Scheme, we've always taken great care to adapt to the ever-changing world we live in by providing quality medical aid plans that give members unrivalled control over how and how much they pay.

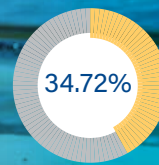
Our flagship range of flexiFED options allow members to do just that: to choose how their cover is structured, so that it perfectly fits with where they are in life, their budget and healthcare needs.

On flexiFED 3 members can:

- Choose to reduce their monthly contribution by either 10% or 25% without compromising benefits
- Enjoy cover that fits their unique health needs
- Only pay for the cover needed right now with our 30-day upgrade policy
- Enjoy more benefits paid from Risk to help day-to-day savings stretch further
- Use flexiFED 3 as a hospital plan, but with a unique day-to-day savings back-up plan in case they ever need it, OR as a straightforward savings plan.



88-year
track record
in healthcare



34.72%
solvency



18 consecutive
years of achieving
a **AA- Global**
Credit Rating

* As at 31 December 2023

For flexible medical aid cover that fits around the member and not the other way around, choose a flexiFED option from Fedhealth.

Fedhealth and Sanlam partnership – an exciting new door opens for healthcare in South Africa

The partnership between Fedhealth and Sanlam means a new chapter for both entities, which will benefit our members, brokers and other stakeholders alike. We look forward to stepping into this bright new future together!



The flexiFED 3 option



flexiFED 3

You have children and might
also need cover for things
like chronic conditions.

Emergency and planned
procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental health



MORE DETAIL >

Thanks to the enhanced maternity and childhood benefits offered by flexiFED 3, members with growing families can look forward to two antenatal scans and 12 ante- and postnatal consults with a midwife, network GP and gynae, paediatric consultations without referral up to 24 months old, and a childhood illness specialised drug benefit up to 18 years old.

It also provides good in-hospital benefits, chronic benefits, screening benefits, and day-to-day benefits paid from Risk.

flexiFED 3 has a **Threshold benefit** that kicks in once day-to-day claims have reached the Threshold level, as long as all day-to-day claims have been submitted. Certain claims like basic dentistry will be paid from the Threshold benefit.

Additional benefits include **trauma treatment at a casualty ward**, **specialised radiology** like MRI and CT scans, and **upgrades any time of year** within 30 days of a life-changing event

As far as day-to-day savings goes, you can either use flexiFED 3 as a hospital plan or a savings plan:

- Use your flexiFED 3 option as a **hospital plan**, and pay for any day-to-day expenses from your own pocket. However, you also have access to a day-to-day savings back-up plan to cover day-to-day medical expenses. You can only use what you need, and it's all you'll ever pay for – divided into 12 and added to your hospital contribution.
- Use it as a straightforward **savings plan** and we will make a set pool of funds available for day-to-day expenses that you pay back in equal portions over the year.

On flexiFED 3, you can also choose flexiFED 3^{GRID} and **save 10%** on your monthly contributions by using one of our 120 world-class network hospitals or choose flexiFED 3^{Elect} and **save 25%** on your monthly contribution by choosing to pay a R15 470 co-payment on all planned procedures at any private hospital (excluding emergencies).

What makes flexiFED options special?

Our flexiFED plans cover members for a range of day-to-day benefits as well – regardless of whether they choose a hospital or a savings plan. These include our **unique benefits** (see below) and certain plans offer even **more built-in day-to-day benefits** for things like optometry, maternity, childhood benefits and mental health... **all at no additional cost to the member.**

Fedhealth pays for the following **unique benefits from your Risk/In-hospital benefit:**



Female
contraceptives



Post-hospitalisation
treatment



7 days of take-home
medicine



Trauma treatment
at a casualty ward



Specialised
radiology



The flexiFED 3 option can be perfectly customised around your different and changing needs. This option can be used as a Hospital Plan with a day-to-day back up, or Savings Plan. Plus, with Fedhealth, you only need to choose the cover you need right now – you only need to upgrade to more comprehensive options as and when life-changing events take place thanks to our unique 30-day upgrade benefit.



flexiFED 3 benefits



Preventative and screening benefit

Screenings like HIV tests, Pap smears, HPV PCR tests, cholesterol screening, wellness and preventative screenings, HPV vaccine and flu vaccines.



Lifestyle benefit

Female contraception paid from Risk.



In-hospital benefit

Unlimited accident and emergency treatment at any private hospital. Unlimited cover for planned procedures at private hospitals. Members of flexiFED 3^{GRID} and flexiFED 3^{Elect} must use network hospitals or pay a co-payment on the hospital account.



Chronic disease cover

Unlimited cover for 27 (CDL) chronic conditions.



Rich maternity benefit

Private ward cover, cover for natural deliveries, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 12 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit. PLUS many more!



Childhood benefit

Paediatric consultation without referral up to 24 months old; Infant hearing screening; childhood immunisations, additional chronic benefit for children up to 18 with asthma, eczema and acne up to the age of 21; childhood illness specialised drug benefit up to 18 years old and vision screening in neonates. PLUS many more!



Basic dentistry in Threshold

Basic dentistry benefit once the threshold level has been reached, includes two annual consultations per beneficiary including x-rays, scaling and polishing, fillings, extractions and root canal.



Cover for chronic medication for mental health conditions

ADHD (for children 6 -18 years old), depression, generalised anxiety disorder, post-traumatic stress disorder subject to an annual limit of R3 200 per family.



Optical benefit

Up to R1 930 per beneficiary every 24 months.

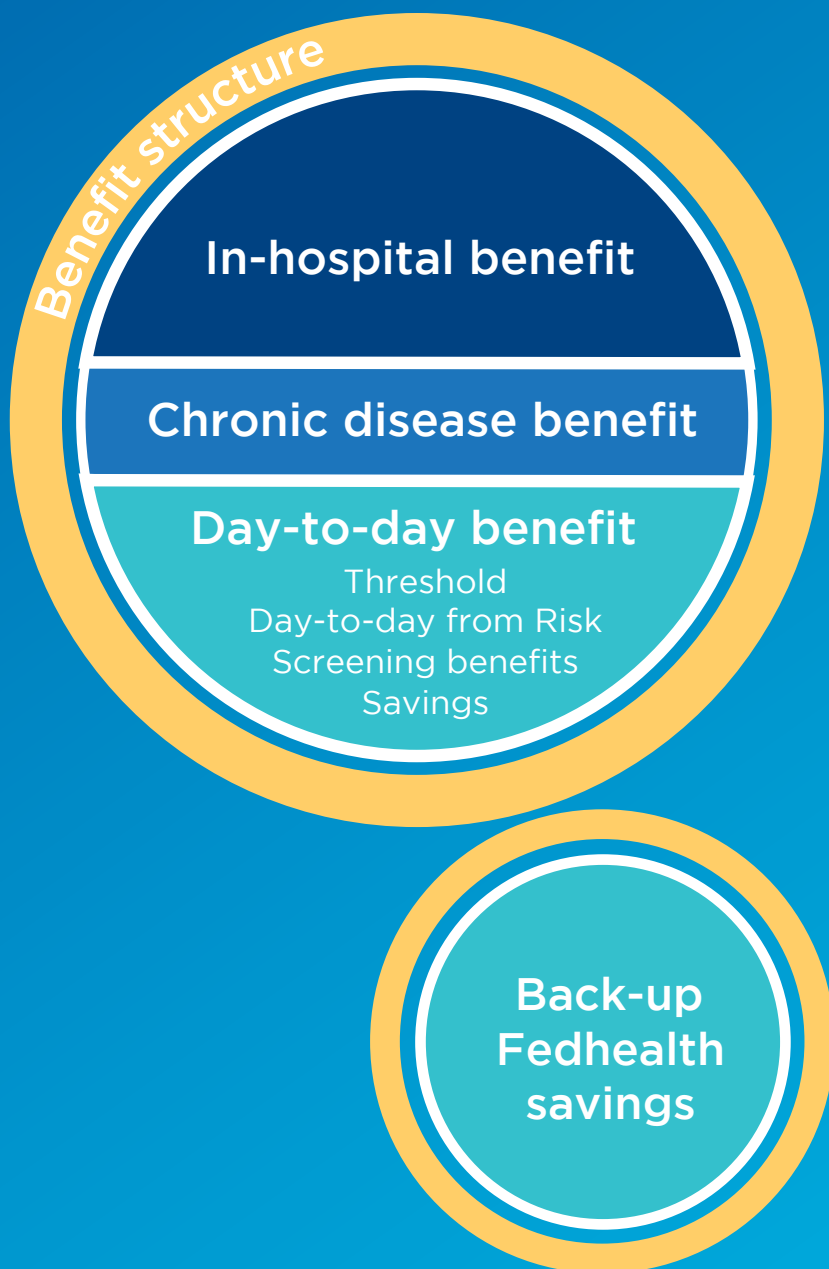
flexiFED 3 provides:

Threshold benefit

Once day-to-day claims have accumulated to the Threshold level, certain claims will be paid from the Threshold benefit. These include basic dentistry and unlimited nominated network GP visits.



The flexiFED 3 option



- **In-hospital benefit**
Members have no overall annual limit for hospitalisation.
- **Chronic disease benefit**
This benefit covers chronic conditions on the CDL. It's covered in full up to the Medicine Price List (MPL) if members use medicine on the formulary. Any pharmacy may be used for obtaining chronic medication.
- **Day-to-day benefits**
- **Threshold**
On flexiFED 3, the Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.
- **Day-to-day benefits paid by the Scheme**
We pride ourselves on paying more from Risk so member's day-to-day benefits last longer.
- **Screening benefit**
Preventative screenings and assessments like lifestyle screenings, wellness screenings (includes finger prick glucose and cholesterol, blood pressure, waist circumference and body mass index (BMI) and physical screenings are covered from this benefit.
- **Savings** – The funds in the member's Medical Savings Account (MSA) will be used first if he/she has day-to-day medical expenses. Members on this option have a Nominal Savings contribution, which allows them to transfer/retain any accumulated Savings from a previous option/scheme when joining this option. Any claim submitted which is not funded from Risk will be funded from the member's Savings account first.
- **Back-up Fedhealth savings**
Once their Savings is depleted, day-to-day expenses can be funded from the member's Fedhealth Savings. The amount of Fedhealth Savings available depends on the member's family composition. Members can either use their Fedhealth Savings as part of a straightforward savings plan where they pay it back in equal portions from January each year, OR as a day-to-day back-up savings plan that's part of their hospital plan where they only pay for the portion they use – interest free over 12 months.



Customise your flexiFED 3 option to suit **YOUR NEEDS.**

You've created your flexiFED 3 option to become the perfect medical aid plan for your needs and budget. Here's how:

You've selected either a hospital plan or a savings plan.



Hospital cover



A hospital plan gives you the peace of mind that the big expenses that could arise from a hospital admission will be covered. Hospital cover is the foundation of any medical aid option.

On a hospital plan you need to pay for day-to-day medical expenses, like a pair of glasses, from your own pocket.

Contributions

	Member Total	Adult Total	Child Total
Any hospital	R4 320	R3 957	R1 531
GRID	R3 874	R3 553	R1 374
Elect	R3 236	R2 968	R1 148

Contribution calculations

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level
M	R4 320	R3 874	R3 236	R7 900
M+AD	R8 277	R7 427	R6 204	R13 700
M+AD+CD	R9 808	R8 801	R7 352	R15 600
M+AD+2CD	R11 339	R10 175	R8 500	R18 400

What if I do end up needing day-to-day savings? >



Day-to-day savings



A savings plan gives you the peace of mind of a hospital plan PLUS a set pool of funds you can use to pay for your day-to-day medical expenses, for example doctor's visits or flu medication from the pharmacy.

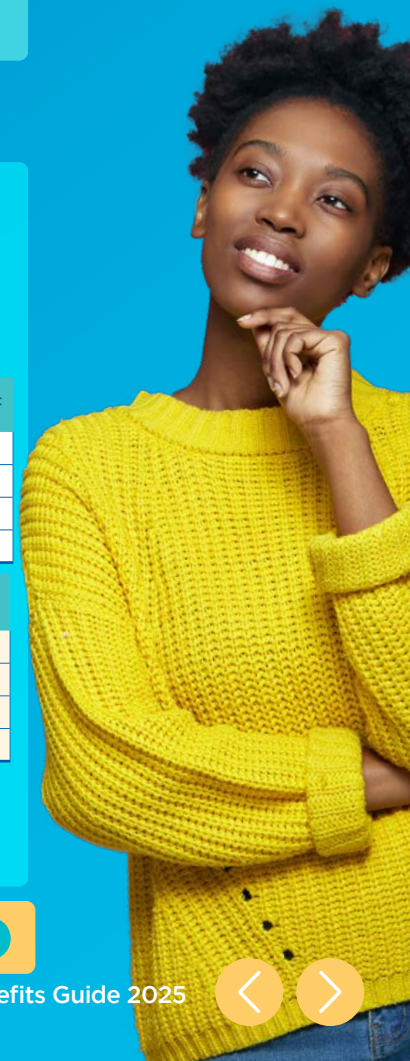
Contributions

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}
M	R4 977	R4 531	R3 893
M+AD	R9 150	R8 300	R7 077
M+AD+CD	R10 957	R9 950	R8 501
M+AD+2CD	R12 705	R11 541	R9 866

	Annual Threshold Level	Available Day-to-Day*
M	R7 900	R7 880
M+AD	R13 700	R10 480
M+AD+CD	R15 600	R13 790
M+AD+2CD	R18 400	R16 390

Fedhealth Savings Plans include a nominal Savings amount as part of your monthly contribution in order to accommodate carry-over Savings from other schemes or previous product structures.

What if my health needs suddenly change? >





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You've created your flexiFED 3 option to become the perfect medical aid plan for your needs and budget. Here's how:

You've selected either a hospital plan or a savings plan.



NO PROBLEM!

Simply use your flexiFED 3 option as a day-to-day savings back-up plan by activating your Fedhealth Savings. You only activate what you need, and that's all you will have to pay for – interest-free over 12 months.

The amounts below are how much Fedhealth Savings you have available based on your family composition. The amount you activate will be divided by 12 and added to your hospital plan contribution.

UNIQUE TO FEDHEALTH



Fedhealth Savings
R11 810



Fedhealth Savings
R22 610



Fedhealth Savings
R27 360



Fedhealth Savings
R31 550

What if I do end up needing day-to-day savings? >

What if my health needs suddenly change? >





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Customise your flexiFED 3 option to suit **YOUR NEEDS.**

You've created your flexiFED 3 option to become the perfect medical aid plan for your needs and budget. Here's how:

You've selected either a hospital plan or a savings plan.



Upgrade to a higher option **ANY TIME OF THE YEAR**

Only Fedhealth lets you upgrade to a higher option any time of the year, as long it's within 30 days of a life-changing event like pregnancy or serious illness diagnosis. This means you can pay for the cover you need RIGHT NOW, not future 'what-ifs'.

UNIQUE TO FEDHEALTH.



	flexiFED 3	flexiFED 3 GRID	flexiFED 3 ^{Elect}	Threshold Level
M	R4 320	R3 874	R3 236	R7 900
M+AD	R8 277	R7 427	R6 204	R13 700
M+AD+CD	R9 808	R8 801	R7 352	R15 600
M+AD+2CD	R11 339	R10 175	R8 500	R18 400

What if I do end up needing day-to-day savings? >

What if my health needs suddenly change? >

flexiFED 3^{Elect}

R3 893
R7 077
R8 501
R9 866

Available Day-to-Day*

R7 880
R10 480
R13 790
R16 390

Fedhealth Savings Plans include a nominal Savings amount as part of your monthly contribution in order to accommodate carry-over Savings from other schemes or previous product structures.





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Choose an **additional discount** (if you want to)

SAVE

10%
WITH GRID

In exchange for 10% off your monthly contribution, you simply use one of the 120 world-class Fedhealth GRID network hospitals countrywide for all planned procedures. All your other benefits remain the same.

In case of emergencies, you will always be taken to your nearest private hospital.

SAVE

25%
WITH ELECT

Not foreseeing needing any planned hospital procedures soon? To get 25% off your monthly contribution, you choose to pay an excess of R15 470 on any planned hospital admissions at any private hospital. In case of emergencies, you will always be taken to your nearest private hospital.

SAVE!!! See how much you can save with GRID and Elect 



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3

Choose an **additional discount** (if you want to)

SAVE

10%

SAVE

25%



SAVE with GRID and Elect

flexiFED 3
R4 320

flexiFED 3^{GRID}
R3 874

flexiFED 3^{Elect}
R3 236

SAVE

On GRID,
you SAVE:
R446 p/m
and
R5 352 p/a

SAVE

On Elect,
you SAVE:
R1 084 p/m
and
R13 008 p/a

Please note: These GRID and Elect savings have been calculated based on a principal member's contribution.





Hospital plan contributions

Please note: Remember, you can access your day-to-day savings back-up plan even while on a hospital plan. The amount of Fedhealth Savings you do end up using will be divided by 12 and added to your monthly contribution.

flexiFED 3

	Member Total	Adult Total	Child Total
Any hospital	R4 320	R3 957	R1 531
GRID	R3 874	R3 553	R1 374
Elect	R3 236	R2 968	R1 148

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level	Optional Back-up Savings
M	R4 320	R3 874	R3 236	R7 900	R11 810
M+AD	R8 277	R7 427	R6 204	R13 700	R22 610
M+AD+CD	R9 808	R8 801	R7 352	R15 600	R27 360
M+AD+2CD	R11 339	R10 175	R8 500	R18 400	R31 550

SEE HOW MUCH YOU CAN SAVE

A Member and Adult Dependant can save R1 007 per month and R12 084 per annum by choosing GRID and R2 456 per month and R29 472 per annum by choosing Elect



Savings plan contributions

Fedhealth Savings Plans include a nominal Savings amount as part of your monthly contribution in order to accommodate carry-over Savings from other schemes or previous product structures.

	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	Annual Threshold Level	Available Day-to-Day*
M	R4 977	R4 531	R3 893	R7 900	R7 880
M+AD	R9 150	R8 300	R7 077	R13 700	R10 480
M+AD+CD	R10 957	R9 950	R8 501	R15 600	R13 790
M+AD+2CD	R12 705	R11 541	R9 866	R18 400	R16 390

* Maximum Fedhealth Savings allocation per family





Unique set of benefits paid from Risk

Fedhealth is the only medical scheme to cover **ALL** of the benefits listed below from Risk, and not the member's day-to-day benefit. This ensures a significant saving for members since they can use their day-to-day benefit for other expenses instead.



Upgrades to higher options any time of year



Unlimited network doctor's visits



Post-hospitalisation treatment for up to 30 days after discharge from hospital



Take-home medication



Specialised radiology



Trauma treatment at a casualty ward



Female contraception



In-hospital dentistry for children under 7



Child rates up to 27 for children who are registered full time students

MORE INFORMATION



Unique set of benefits paid from Risk



Upgrades to higher options any time of year

Life happens, right? So whether you are diagnosed with a serious illness, get married or discover that a baby is on the way, Fedhealth will let you upgrade to a higher option that better suits your needs within 30 days of your diagnosis or circumstances changing.



Unlimited network doctor's visits

On flexiFED 3, this benefit kicks in once you've reached your Threshold level, provided you nominate a network GP.



Post-hospitalisation treatment for up to 30 days after discharge from hospital

This means that following a hospital stay, your treatment like physiotherapy, x-rays or pathology is covered by Fedhealth, and not your day-to-day benefit or your own pocket. Excludes follow-up consultations with GPs or specialists.



Take-home medication

Fedhealth pays for 7 days supply of take-home medication, to a maximum of R400 per beneficiary per admission, when you are discharged from hospital. The medicine can either be dispensed by the hospital and reflect on the original hospital account, or be dispensed by a pharmacy on the same day that the member is discharged from hospital



Specialised radiology

Fedhealth covers specialised radiology such as MRI and CT scans from Risk, whether it's performed in- or out-of-hospital. A co-payment of R2 960 applies to non-PMB MRI/CT scans.



Trauma treatment at a casualty ward

On Fedhealth, injuries that require medical treatment like stitches or the setting of a fractured bone, are covered whether you're admitted to hospital or not. Authorisation must be obtained within 48 hours and a co-payment of R850 per visit for non-PMBs applies.



Female contraception

Oral, patches, certain injectables, contraceptive rings as well as IUDs that include the Mirena® are paid for by Fedhealth. It must, however, be prescribed by a GP or gynaecologist and is not applicable to pills prescribed for acne.



In-hospital dentistry for children under 7

We pay for dentistry performed in-hospital for children up to the age of 7. The hospital account and anaesthetist costs are paid from the in-hospital benefit while the dentist's account comes from day-to-day benefits.



Child rates up to 27 for children who are still studying

A child will be covered at child rates up to the age of 27, if they are registered as full time students. If not, they will be covered at child rates until the age of 21.





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Hospital Cover



UNLIMITED PRIVATE HOSPITAL COVER

On flexiFED 3, members may use either:

FEDHEALTH NETWORK HOSPITALS*

Co-pay applies if not used for planned hospital procedures on the GRID option.

PRIVATE HOSPITALS**

On the flexiFED 3 main option.

THIS BENEFIT COVERS:



Hospital account



Doctors and Specialists e.g. anaesthetists

Fedhealth Network GPs and Specialists covered in full – non-network GPs and Specialists covered up to Fedhealth Rate.



Other healthcare providers e.g. X-rays



Certain procedures in doctor's rooms



270 hospital-based PMB conditions DSPs, formularies and referrals may apply to avoid co-pays.

Pre-authorisation must be obtained for all **planned hospital admissions**.

EMERGENCIES: members must obtain authorisation **within 2 days after hospital admission**.

An emergency is unexpected, requiring immediate treatment to avoid lasting damage to organs, limbs or other body parts, or death.

*Network option members may be treated at ANY hospital in an emergency, but will be moved to a network hospital once stabilised or face the co-pay.

** flexiFED 3 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), Capital Hospital (Durban), which will not be covered in full for 2025. Emergency treatment at these 6 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 840 co-payment.

MORE INFORMATION >





Hospital Cover

flexiFED 3 has an unlimited in-hospital benefit. Pre-authorisation must be obtained for all planned hospital admissions. For emergencies, authorisation must be obtained within two working days after going to hospital.

- The in-hospital benefit covers hospital costs and accounts from doctors, specialists e.g. the anaesthetist and the X-ray department.
- It also covers selected procedures in day wards, day clinics and doctor's rooms. Members must use facilities on the Fedhealth Day Surgery Network to avoid a R2 630 co-payment.
- Members on a **GRID** option must use the Fedhealth Hospital Network or pay a co-payment of R15 470 on the hospital account.
- Members on the main option can use any private hospital.

Cover for hospital admissions

- The hospital account is covered from the in-hospital benefit.
- Specialists and GPs on the Fedhealth network are covered in full. Specialists and GPs not on the Fedhealth network are covered up to the Fedhealth Rate.
- Referral by a medical practitioner and pre-authorisation are required for physiotherapy, covered up to the Fedhealth Rate.

Prescribed Minimum Benefits (PMBs)

PMBs are a basic level of cover for a defined set of conditions.

By law, all medical schemes are required to cover the treatment of 270 hospital-based conditions and 27 chronic conditions, i.e. the Chronic Disease List (CDL), in full without co-payment or deductibles, as well as any emergency treatment and certain out-of-hospital treatment.

This means that all schemes must provide PMB level of care at cost for these conditions. In order for members to get funding in full, schemes are allowed to require members to use Designated Service Providers (DSPs) and apply formularies and managed care protocols.

- Fedhealth uses network specialists, network GPs and network hospitals for the provision of PMBs.
- Members must use a Fedhealth Network Specialist and a network GP or nominated network GP, depending on their option, in order for the cost to be refunded in full.
- Should you not use these DSPs for PMB treatment, the Scheme will reimburse treatment at the non-network rate.
- Co-payments are applicable to the voluntary use of non-DSPs. Referral must be obtained from a Fedhealth Network GP for consultations with Fedhealth Network Specialists. If referral is not obtained, there will be a co-payment on specialist claims paid from the Risk benefit. Co-payments are option dependent.

Please note: Qualification for reimbursement as a PMB is not based solely on the diagnosis (condition), but also on the treatment provided (level of care). So although a member's condition may be a PMB condition, the Scheme would only be obliged to fund it in full if the treatment provided was considered PMB level of care.

Co-payments on certain procedures

For some treatments and procedures, members must pay an amount out of their own pocket. Co-payments apply to the hospital account and/or certain procedures.

What qualifies as an emergency?

- An emergency is when the condition is unexpected and requires immediate treatment. This means that if there is no immediate treatment, the condition might result in lasting damage to organs, limbs or other body parts, or even in death.
- Members on flexiFED 3^{GRID} or flexiFED 3^{Elect} can get treatment for emergency medical conditions at any hospital, but once their condition has stabilised and they can be safely transferred to a network hospital, the co-payment will apply if they opt not to be transferred.





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Screening benefit

Fedhealth's screening benefit was created to stretch members' day-to-day benefit by paying more from Risk. This benefit covers the tests and assessments done to help members either prevent illness or address specific conditions they may already have. Consultations are subject to available Scheme benefits.



SCREENING BENEFIT

This benefit covers screenings for:



Women's
health



Men's
health



Children's
health



Cardiac
health



Over 40's



Health risk
assessments

MORE INFORMATION 





Screening benefit



Women's Health

Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
Cervical cancer screening pharmacy consultation	Women; ages 21 to 65	1 every 3 years
HPV PCR test	Women; ages 21 to 65	1 every 5 years

Men's Health

Prostate Specific Antigen (PSA)	Men; ages 45 to 69	1 every year
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Children's Health

Immunisation Programme and administration* (as per State EPI)	Birth to 12 years	Various
HPV vaccine and administration* Cervarix and Gardasil only	Girl beneficiaries aged 9 to 16 years old	2 doses per lifetime

Cardiac Health

Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years
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Over 40's

Breast cancer screening with mammography	All lives; aged 40 and older	1 every 2 years
Colorectal cancer screening (faecal occult blood test)	All lives; ages 50 to 75	1 every year
Pneumococcal vaccination and administration*	All lives; aged 65 and older	1 per lifetime

General

Flu vaccination and administration*	All lives	1 every year
HIV finger prick test	All lives	1 every year

Health risk assessments

Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year
Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year

* Combined administration of vaccination benefit limit of 15 per family per year





Doctor's room procedures

covered from the in-hospital benefit

The following procedures will be paid from the in-hospital benefit if performed in a doctor's room or suitably equipped procedure room, at up to 100% of the Fedhealth Rate.

In addition, pre-authorisation must be obtained and should no pre-authorisation take place, reimbursement will be restricted to the member's available day-to-day benefit or self-funded by the member.

This will not accumulate to the Threshold Level.

Procedures performed in a doctor's room or suitably equipped procedure room

- Gastroscopy (no general anaesthetic will be paid for)
- Colonoscopy (no general anaesthetic will be paid for)
- Flexible sigmoidoscopy
- Indirect laryngoscopy
- Removal of impacted wisdom teeth
- Intravenous administration of bolus injections for medicines that include antimicrobials and immunoglobulins (payment of immunoglobulins is subject to the Specialised Medication Benefit)
- Fine needle aspiration biopsy
- Excision of nailbed
- Drainage of abscess or cyst
- Injection of varicose veins
- Excision of superficial benign tumours
- Superficial foreign body removal
- Nasal plugging for epistaxis
- Cauterisation of warts
- Bartholin cyst excision



flexiFED 3 hospital cover

flexiFED 3	
Overall annual limit (OAL)	Unlimited at negotiated tariff. R2 630 co-payment on voluntary use of non-network day surgery facilities On flexiFED 3^{GRID} members must use network hospitals. There is a R15 470 co-payment on use of non-network hospitals. There is a R2 630 co-payment on use of non-network day surgery facilities On flexiFED 3^{Elect} there is a R15 470 excess on all hospital admissions except emergency admissions
Healthcare Professional Tariff in hospital (HPT)	
Fedhealth Network GPs and Specialists	Covered unlimited. Paid in full.
Non-network GPs	Paid up to Fedhealth Rate
Non-network Specialists	Paid up to Fedhealth Rate
Other Healthcare Professionals	Paid up to Fedhealth Rate
Prescribed Minimum Benefits (PMB): 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 up to the Fedhealth Rate and you will have a co-payment should the healthcare professional charge more
Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at negotiated tariff. Private ward cover (when available) for maternity admissions
Additional medical services (dietetics, occupational therapy and speech therapy)	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Alternatives to hospitalisation	
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost up to PMB level of care
Appliances, external accessories and orthotics	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Blood, blood equivalents and blood products	Unlimited
Immune deficiency related to HIV infection	Unlimited (see HPT)



flexiFED 3

Maternity - Healthcare Professional Tariff in-hospital (HPT)

Fedhealth Network GPs and Specialists (e.g. Gynaecologists & Paediatricians)	Covered unlimited. Paid in full
Non-network GPs	Paid up to Fedhealth Rate
Non-network Specialists	Paid up to Fedhealth Rate
Other Healthcare Professionals	Paid up to Fedhealth Rate

Dentistry

Maxillo-facial surgery	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R5 730 on the hospital bill
In-hospital dentistry benefit for children under 7	We cover the hospital and anaesthetist costs from the in-hospital benefit. The dentist account will be paid from Fedhealth Savings or self-funded
Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R350 000 at Designated Service Provider* and paid at Essential protocol. 25% co-payment applies where a DSP is not used
Organ transplant including immunosuppression medication	R311 900 (See HPT)
Corneal graft	No benefit
Pathology, radiology (general)	Unlimited at Fedhealth Rate
Physiotherapy	Subject to referral by a medical practitioner, pre-authorisation and treatment protocols
Psychiatric services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R28 000 (see HPT)
Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	R311 900 up to the Fedhealth Rate at Designated Service Provider (DSP) A 40% co-payment applies where a DSP is not used
Childhood illness specialised drug benefit (up to the age of 18)	Childhood illness specialised drug benefit for children up to the age of 18
Specialised radiology	Unlimited at Fedhealth Rate. First R2 960 for non-PMB MRI/ CT scans for the member's account Oncology PET and PET/CT scans - 2 PET scans per family per annum limited to the Oncology benefit subject to DSP network. R5 500 co-payment for use of non-DSP
Spinal surgery	No benefit unless Conservative Back & Neck Rehabilitation Programme has been completed. Member pays a co-payment of R10 000 on the hospital bill
Terminal care benefit	R34 500

*Designated Service Provider is ICON (Independent Clinical Oncology Network)



Co-payments

Co-payments may apply on certain in-hospital procedures, which will be for the member's account.

flexiFED 3	
Co-payments per event applicable on the hospital/ facility bill only	
Bunion procedures, diagnostic cystoscopy, gastritis/ dyspepsia/ heartburn, nasal procedures, skin biopsy/ excision	No co-payment
All open hernia surgery	R5 730
Arthroscopic procedures - shoulder, ankle	R10 600
Arthroscopic procedures: wrist	R10 600
Arthroscopic procedures: hip	R10 600
Arthroscopic procedures: knee	R10 600
Other Arthroscopic procedures	R10 600
Back & neck procedures	R5 260
Cataract surgery (Voluntary use of non-contract providers)***	R7 520
Colonoscopy, upper GI endoscopy	R5 370
Dental admissions	No co-payment
Inguinal hernia sugery	R5 730
Joint replacements	
Single hip and knee replacements with CP*	No co-payment
Single hip and knee replacements-non-use of CP*	R35 240
Other joint replacements	R8 460
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupet hernia repairs only), laparoscopic procedures	R7 940
Laparoscopic varicocelelectomy	R7 940
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit
Spinal surgery**	R10 000
Surgical extraction of impacted wisdom teeth	R5 730
Varicose vein procedures	R5 370

* Contracted Provider: Must use ICPS Hip and Knee network, JointCare, Surge Orthopaedics or Major Joints for Life for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

** No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed

***Contracted providers : Must use NHN and ICPS for cataract surgery. Voluntary use of non-Contracted Provider will result in co-payment





Prosthesis benefit

Under this benefit, we cover internal prosthesis like pacemakers and spinal plates.

flexiFED 3	
External	R12 900 at cost
Internal	
Aorta Stent Grafts	R65 500
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws	See combined benefit limit for all unlisted internal prosthesis*
Cardiac pacemakers, cardiac stents, cardiac valves	Unlimited at cost at PMB level of care
Detachable platinum coils	R56 700
Elbow, hip, knee and shoulder replacement	See combined benefit limit for all unlisted internal prosthesis*
Total ankle replacement	No benefit
Bi-ventricular pacemakers and implantable cardioverter defibrillators (ICDs)	Unlimited at cost at PMB level of care
Intraocular lenses – non-cataract (per lens)	R3 500
*Combined benefit limit for all unlisted internal prosthesis	R27 900

Chronic Disease benefit

Cover for conditions that require long-term medication or can be life-threatening.

flexiFED 3	
Limit	Unlimited cover for conditions on the CDL plus Allergic Rhinitis (children ages 6-18), Eczema (children ages 6-18), Attention Deficit Hyperactivity Disorder (children ages 6-18), Acne (up to the age of 21). Depression, Generalised Anxiety Disorder, Post-Traumatic Stress Disorder subject to a limit of R3 200 per family
Formulary	Intermediate formulary on flexiFED 3. Basic formulary on flexiFED 3 ^{GRIP} and flexiFED 3 ^{Elect}
Pharmacy	Any

Chronic conditions on the Chronic Disease List (CDL) covered on all options

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, Diabetes Mellitus Type-2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

Additional chronic conditions covered on flexiFED 3

Acne (up to the age of 21)
Allergic rhinitis (from 6 to the age of 18)
Attention Deficit Hyperactivity Disorder (from 6 to the age of 18)
Depression
Eczema (from 6 to the age of 18)
Generalised Anxiety Disorder
Post-Traumatic Stress Disorder



flexiFED 3 day-to-day benefits

Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

	flexiFED 3
Tariff	Paid up to Fedhealth Rate
Co-payments in Threshold	20% co-payment on unlimited GP visits at nominated network GP once in threshold
Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.	In & out-of-hospital: Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Dentistry (Advanced): inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Osseo-integrated implants, orthognathic surgery	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Dentistry (Basic)	Paid from Fedhealth Savings or self-funded. Once Threshold level has been reached, the following benefits will be paid from the Threshold benefit: 2 annual consultations per beneficiary incl. x-rays, scaling and polishing, fillings, extractions and root canal. Subject to contracted dentists and limited to a list of approved procedures, dental tariff codes and protocols.

* Private nursing that falls outside the alternatives to hospitalisation benefit



flexiFED 3 day-to-day benefits

Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

flexiFED 3	
General Practitioners	
Fedhealth Network GPs	Each beneficiary can nominate up to 2 Network GPs. Pre Threshold: Consults with a nominated Network GP will be paid from Savings and accumulate at cost to your Threshold level. Consults at a network GP (not the nominated one) will be paid from Savings and accumulate to Threshold at cost. Enjoy unlimited mental health consults in- or out-of-network pre Threshold – these will be paid from Savings. In Threshold: Unlimited nominated Network GP benefit. Consults will be subject to a 20% co-payment in Threshold. Mental health: maximum of 2 mental health consults per beneficiary with a network GP will be paid from Threshold benefit. We pay for 2 consults for non-nominated or non-network GPs once in Threshold.
Non-network GPs	Pre Threshold: Consults with out-of-network GPs will be paid from Savings but will accumulate to Threshold level at cost. In Threshold: Limit of 2 consults with an out-of-network or non-nominated GP per beneficiary paid from Threshold. Thereafter, consults with a non-network GP will be paid from Savings. Mental health consults with a non-network GP will not be paid from Threshold benefit, but from Savings.
Maternity benefit	See maternity benefit > Thereafter, paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Optometry	See optometry benefit > Thereafter, paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Over-the-counter medication	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Pathology	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Physical therapy: Chiropractics, biokinetics & physiotherapy	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Prescribed medication	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Radiology general	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Specialists excluding psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits)	
Fedhealth Network Specialists	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Non-network Specialists	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits)	
Fedhealth Network Psychiatrists	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level
Non-network Psychiatrists	Paid from Fedhealth Savings or self-funded. Accumulates at cost to Threshold level





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Additional information

Need more information on a specific Fedhealth benefit, programme, service or provider?

We've got you covered. Just click on the relevant link below to find out more.

[ZOOM on 30-Day Post-Hospitalisation Benefit >](#)

[ZOOM on Alignd Serious Illness Benefit >](#)

[ZOOM on All about dependants >](#)

[ZOOM on Alternatives to Hospitalisation Benefit >](#)

[ZOOM on Chronic Medicine Benefit >](#)

[ZOOM on Conservative Back & Neck Rehabilitation Programme >](#)

[ZOOM on Emergency Assistance >](#)

[ZOOM on Emergency Treatment in a Casualty Ward >](#)

[ZOOM on GP Nomination >](#)

[ZOOM on Maternity & Childhood Benefits >](#)

[ZOOM on Option Upgrades >](#)

[ZOOM on Self-Service Channels >](#)

[ZOOM on Specialist Referral >](#)

[ZOOM on the Contraceptive Benefit >](#)

[ZOOM on the Fedhealth Baby Programme >](#)

[ZOOM on the flexiFED 3 Basic Dentistry Benefit >](#)

[ZOOM on the Hospital at Home Benefit >](#)

[ZOOM on the MediTaxi Benefit >](#)

[ZOOM on the Mental Health Benefit >](#)

[ZOOM on the Mental Health Programme >](#)

[ZOOM on the October Health Mental Health App >](#)

[ZOOM on the Oncology Benefit >](#)

[ZOOM on the Screening Benefit >](#)

[ZOOM on the Selected Procedures Benefit >](#)

[ZOOM on the Smoking Cessation Programme >](#)

[ZOOM on the Specialised Radiology Benefit >](#)

[ZOOM on the Threshold Benefit >](#)

[ZOOM on the Weight Management Programme >](#)

[CLICK HERE for flexiFED^{GRID} network hospitals >](#)

[CLICK HERE for flexiFED^{Elect} network hospitals >](#)

[CLICK HERE for flexiFED 3 day surgery network facilities >](#)

[CLICK HERE for flexiFED^{GRID} day surgery network facilities >](#)

[CLICK HERE for Mental Health network facilities >](#)





Get in touch

Fedhealth is at the forefront of technology... not only to ensure clear communication with our members, but also to give members more control over managing certain aspects of their membership.



Fedhealth website

The Fedhealth website, fedhealth.co.za, provides easy-to-navigate information on the various Fedhealth options, step-by-step instructions on how to submit claims etc, scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



Fedhealth Family Room

Fedhealth's online member portal allows members to manage their membership by updating contact details, viewing and submitting claims, viewing member statements, seeing how much Fedhealth Savings they've got left, activating the amount of Fedhealth Savings they require, registering for chronic medicine and obtaining hospital authorisations.



Fedhealth Member App

Our app has been designed to help simplify members' interaction with Fedhealth. Available from the Google Play Store, Huawei App Gallery and Apple App store, it lets the member activate the amount of Fedhealth Savings they require, download their e-card, view their option's benefits, set medicine reminders, and lots more. [Click here to download the Member App >](#)



LiveChat

The LiveChat functionality is available to members via fedhealth.co.za. They can type in their queries and one of our LiveChat agents will assist them online.



Fedhealth WhatsApp bot

This Fedhealth service is completely private and secure, and easy to use – simply choose from self-service actions like getting your tax certificate or seeing your e-card to share with your GP. To get started, just add the number **060 070 2479** as a contact and then type 'hi' to get the conversation started.



Network GP, specialist and hospital locator

Members may access the provider locator via the Fedhealth website or the Fedhealth Family Room to find a GP, specialist or hospital on the Fedhealth network. [Click here for provider locator >](#)



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Medscheme Client Service Centres

For personal assistance, visit one of the following Medscheme Client Service Centres.

These branches are open Monday to Thursday 07h30 – 17h00,
Friday 09h00 - 17h00 and Saturday 08h00 - 12h00

Bloemfontein:

Medical Suites 4 and 5, First Floor, Middestad Mall, Corner West Burger and Charles Streets

Cape Town:

Shop 6, 9 Long Street Cnr Long & Waterkant Streets, Cape Town

Durban:

14/36 Silverton Road, Silver Oaks Office Park, Musgrave

Gqeberha:

78-84 Block 3, Greenacres Office Park, 2nd Avenue, Newton Park

Pretoria:

Nedbank Plaza, Ground Floor, Shop 17, 175 Steve Biko Street, Arcadia

Roodepoort:

Shop 21 & 22, Flora Centre, Cnr Ontdekkers and Conrad Roads,
Florida North, Roodepoort

Vereeniging:

32 Grey Avenue

Contact us

Fedhealth Customer Contact Centre

Monday to Thursday 08h30 – 17h00

Friday 09h00 – 17h00

Tel: 0860 002 153

Email: member@fedhealth.co.za

Claim submission: claims@fedhealth.co.za

Web: www.fedhealth.co.za

Postal address: Private Bag X3045, Randburg, 2125





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Hospital Authorisation Centre

Monday to Thursday 08h30 – 17h00
Friday 09h00 – 17h00
Tel: 0860 002 153
Email: authorisations@fedhealth.co.za
Web: www.fedhealth.co.za

Alignd

Tel: 0860 100 572
Email: referrals@alignd.co.za

Ambulance Services

Europ Assistance
Tel: 0860 333 432

AfA (HIV Management)

Monday to Friday 08h00 – 17h00
Tel: 0860 100 646
Fax: 0800 600 773
Email: afa@afadm.co.za
Web: www.aidforaids.co.za
SMS (call me): 083 410 9078

Chronic Medicine Management

Monday to Thursday 08h30 – 17h00
Friday 09h00 – 17h00
Tel: 0860 002 153
Email: cmm@fedhealth.co.za
Postal address: P O Box 38632,
Pinelands, 7430

Disease Management

Monday to Friday 08h00 – 16h30
Tel: 0860 002 153
Email: dm@fedhealth.co.za

Fedhealth Baby

Monday to Friday 08h00 – 17h00
Tel: 0861 116 016
Email: info@babyhealth.co.za
Web: www.babyhealth.co.za

Fedhealth Oncology Programme

Monday to Friday 08h00 – 16h00
Tel: 0860 100 572
Fax: 021 466 2303
Email: cancerinfo@fedhealth.co.za
Postal address: P O Box 38632, Pinelands, 7430

Fedhealth Paed-IQ 24 hour service

Tel: 0860 444 128

Fraud Hotline

Tel: 0800 112 811

MVA Third Party Recovery Department

Monday to Friday 08h00 – 16h00
Tel: 0800 117 222

MediTaxi

Tel: 0860 333 432 press 5 for the
point-to-point service

Quoro Medical

Tel: 010 141 7710
Web: www.quoromedical.co.za

USSD

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