

flexiFEDSavvy

Smart medical aid for young South Africans who are savvy about their health, money and time



get started >





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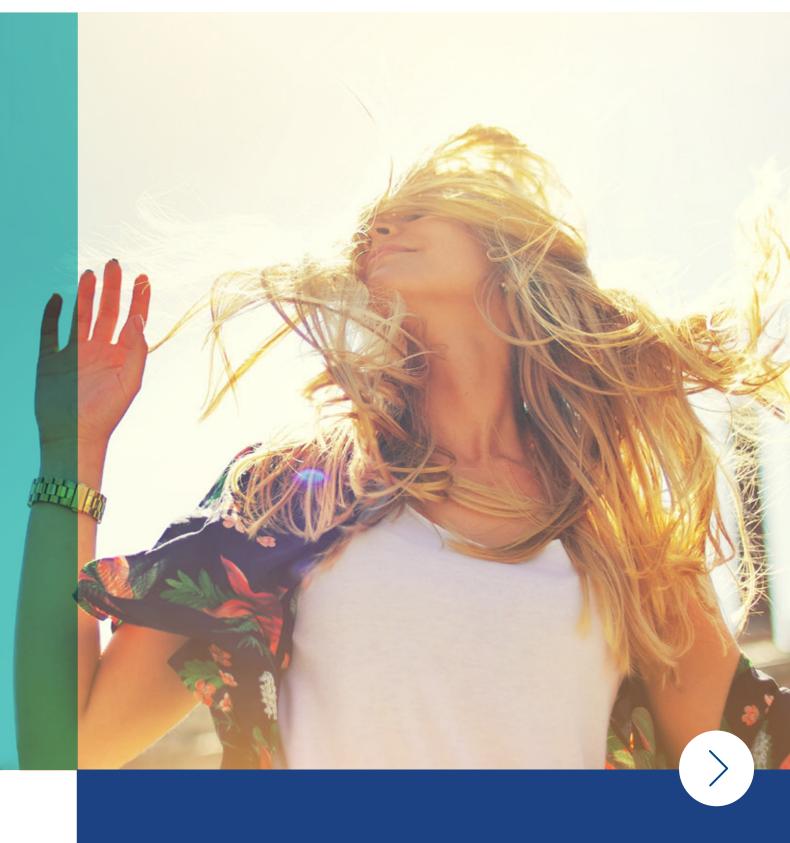
Benefit tables



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young people can't afford medical aid

As a younger person, you might be amongst the healthier people in the country, but since you've just started your career, you might not be able to afford private medical aid. Which, in South Africa, is an absolute must-have.

flexiFED^{savvy} from Fedhealth – an affordable hospital plan for the digitally savvy younger generation – fills this void in the market.

With this option, Fedhealth hopes to cover young and healthy firsttime medical aid members who otherwise might not join a medical scheme based on affordability challenges.

Here's why this innovative medical aid option is worth considering.

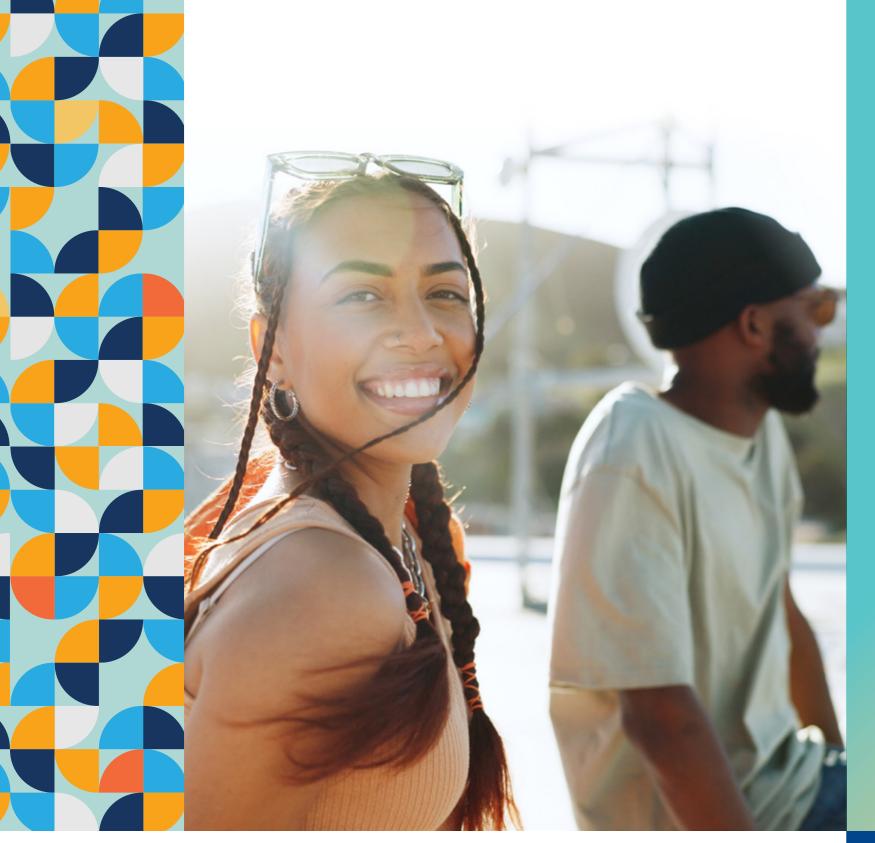












a fresh, affordable approach to medical aid for a new generation

flexiFED^{savvy} offers flexible medical aid cover for a generation who's looking for smarter ways to make their money (and health) go further.

flexibility - on top of receiving a hospital plan with the unique benefits for which Fedhealth has become known, members can choose one of three ways to fund day-to-day benefits if they choose to. This means that trips to the GP, over-the-counter medication or physiotherapy after a gym session gone wrong can also be covered without breaking the bank.

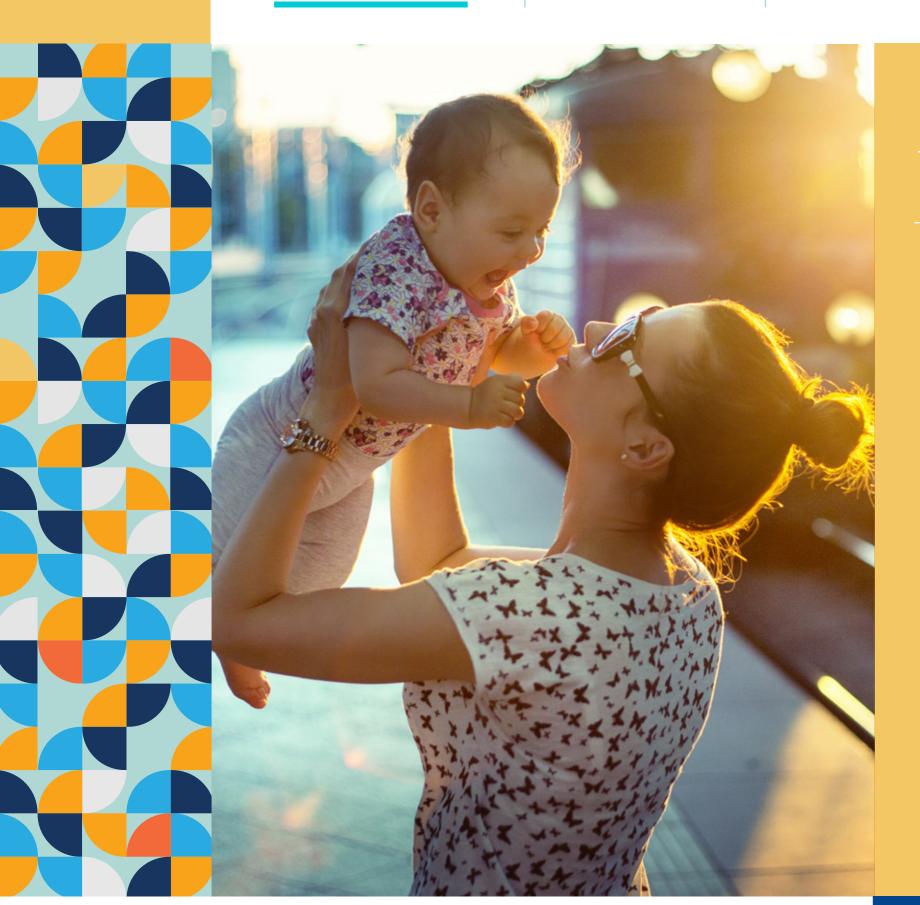
Priced at just R965 per month for a principal member, flexiFED^{Savvy} is the most affordable hospital plan in the market – without compromising on quality.

Young movers and shakers embrace technology, so they will especially enjoy the fact that flexiFED^{savvy} is **fulfilled via self-service on digital platforms only** – no time-consuming (and frankly, boring) phone calls to a call centre.









flexiFEDSavvy rates



Main member

R965 per month



Adult Dependant

R965 per month



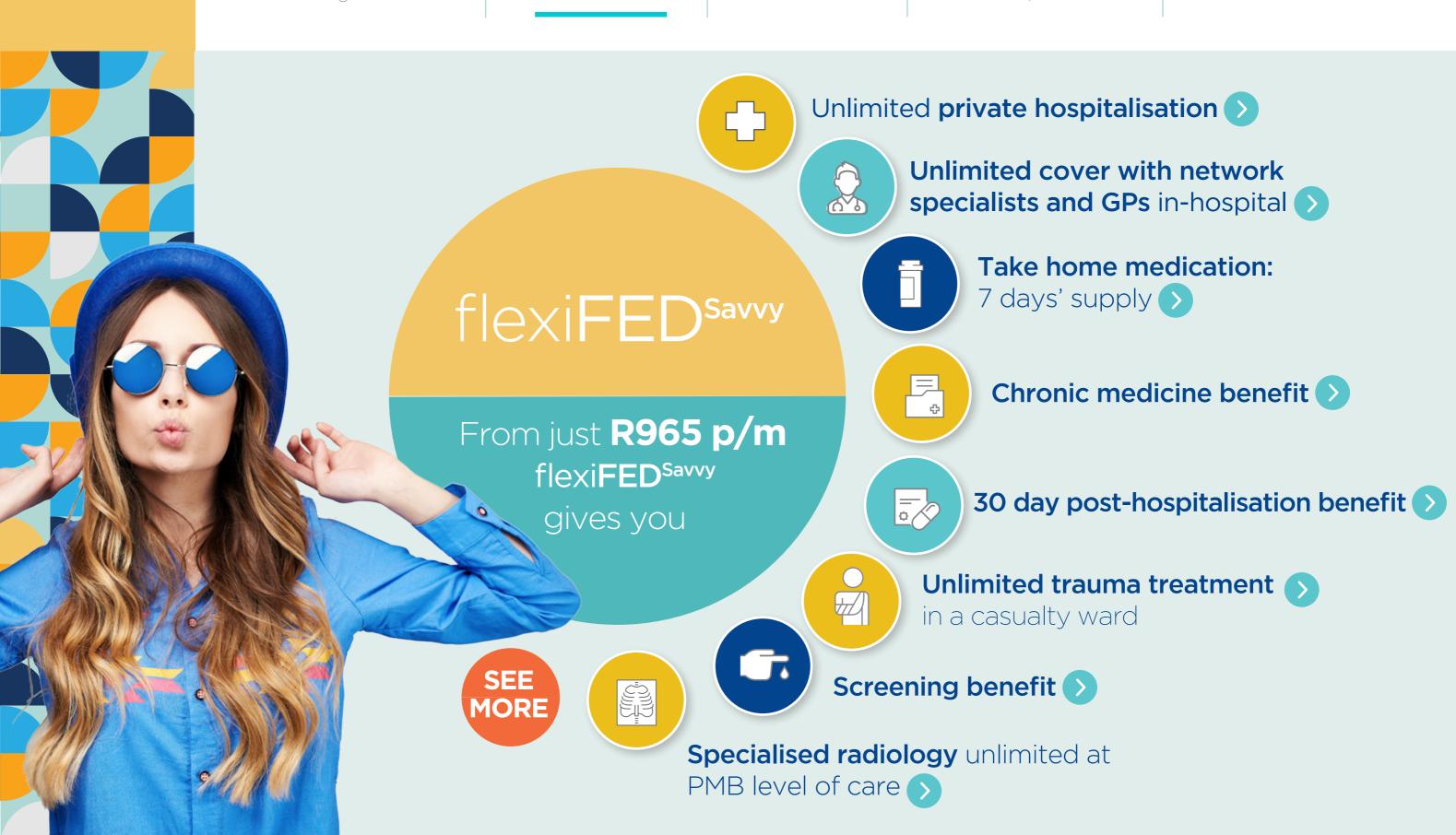
Child Dependant

R709 per month

















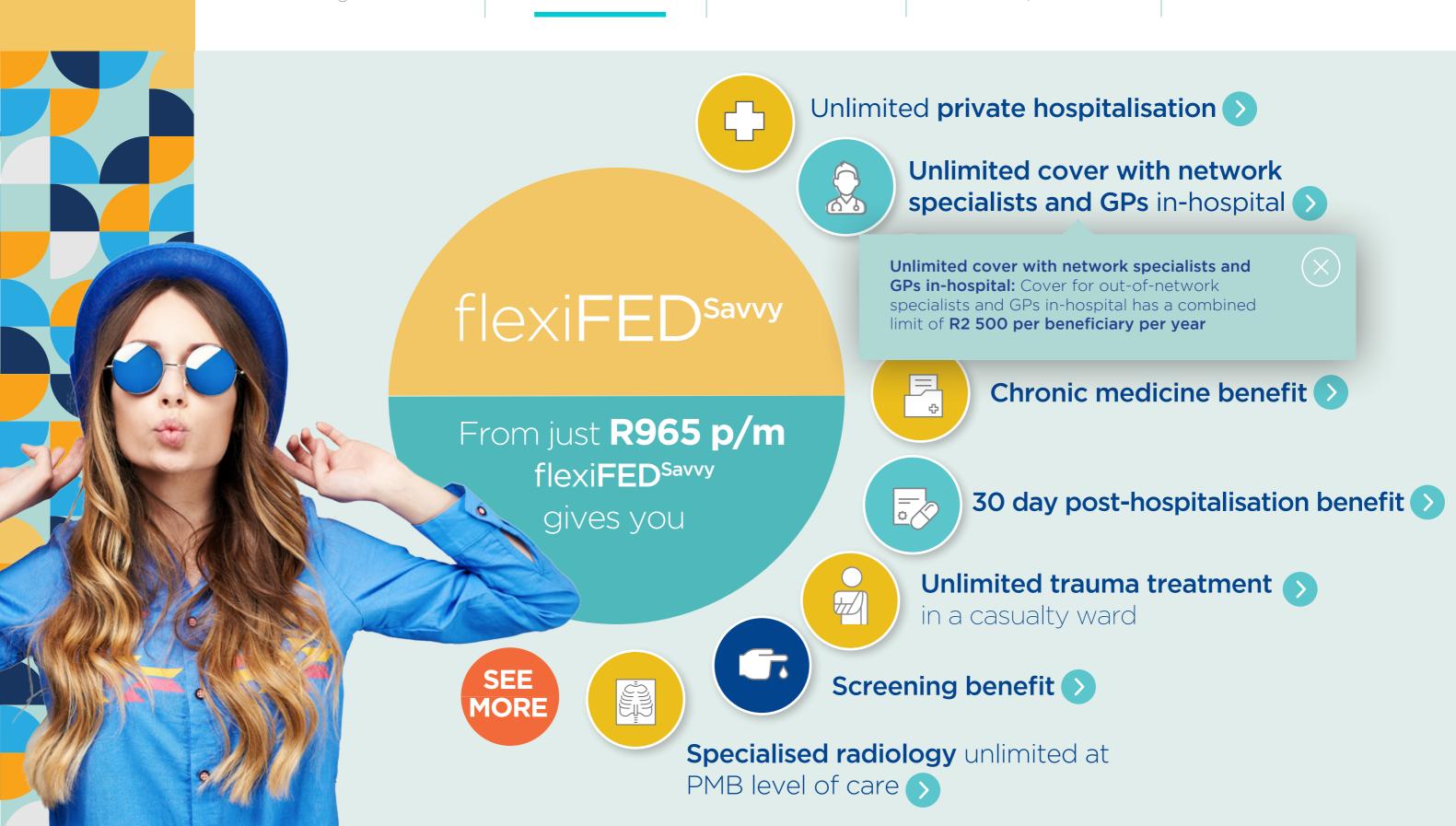


























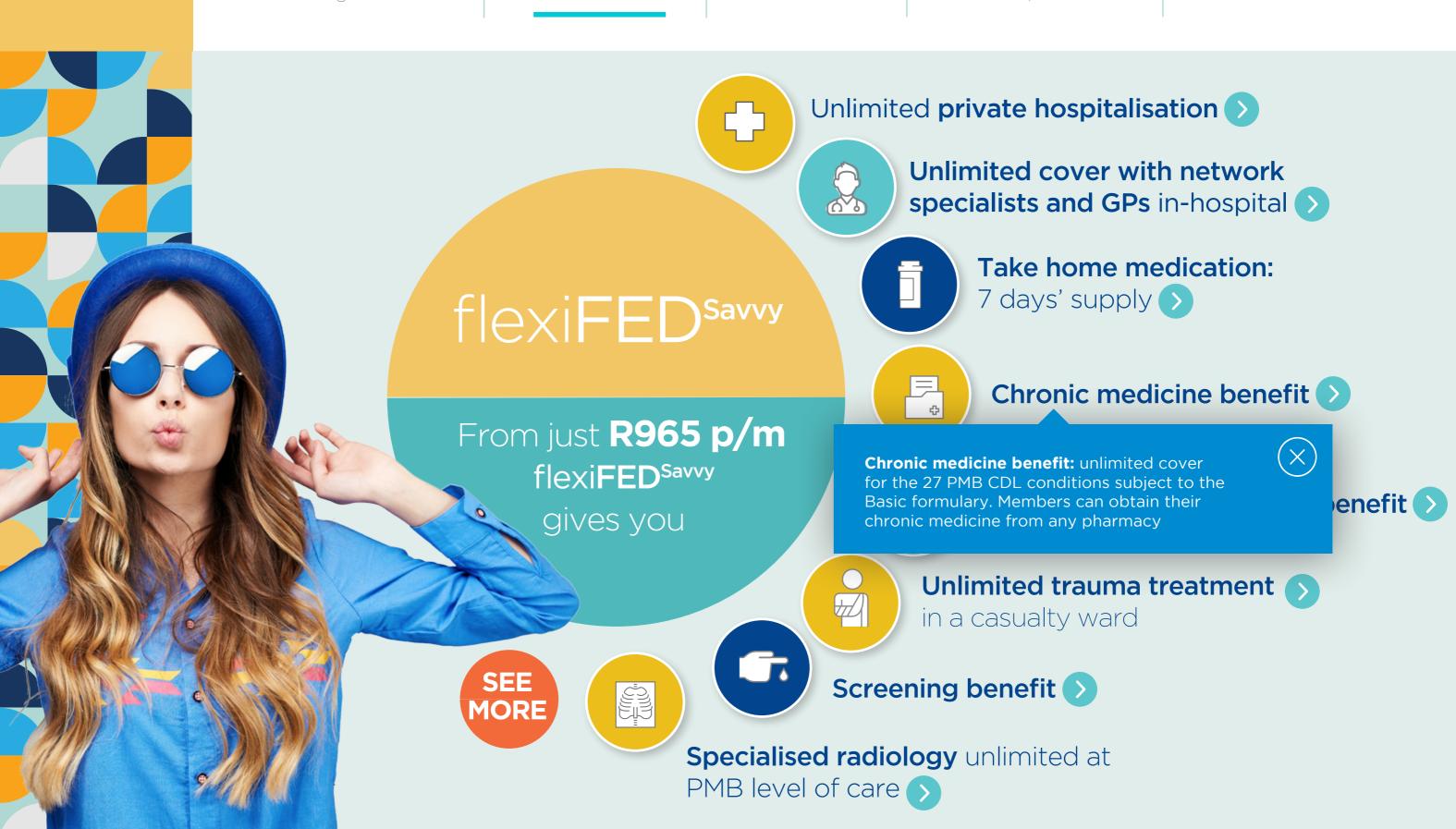




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What about day-to-day?

Life changes, medical aid should adapt too Other flexi**FED** options

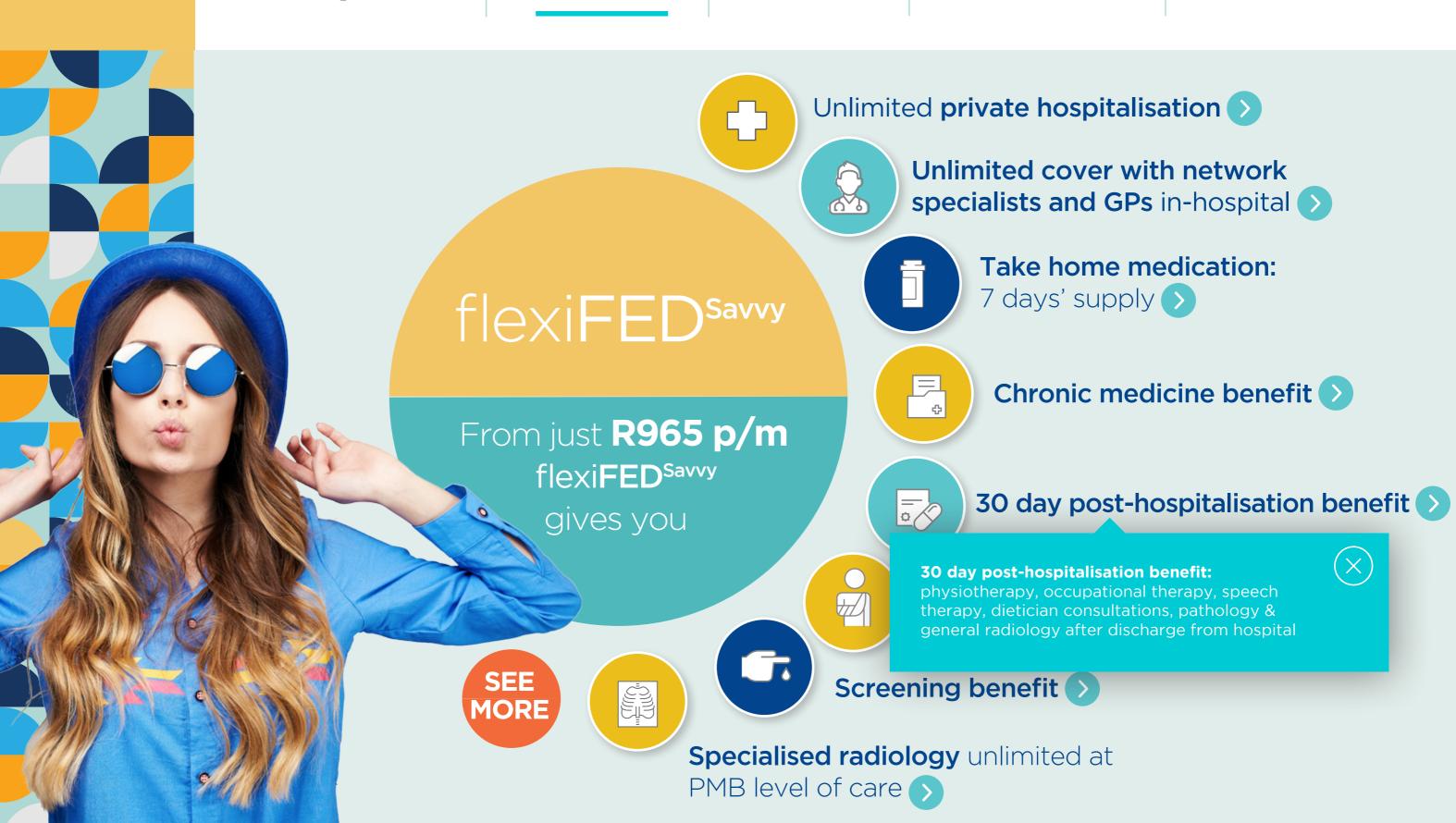










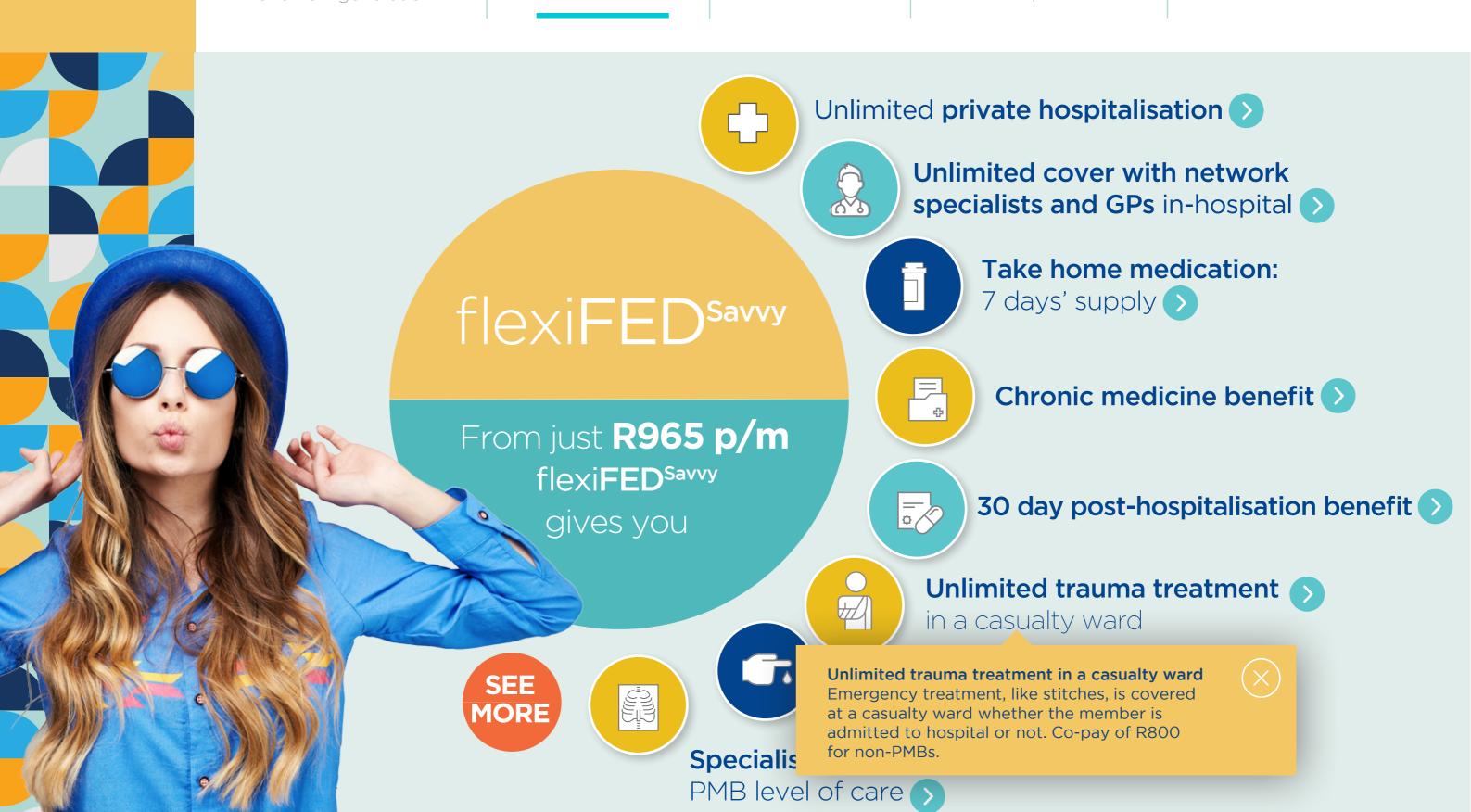










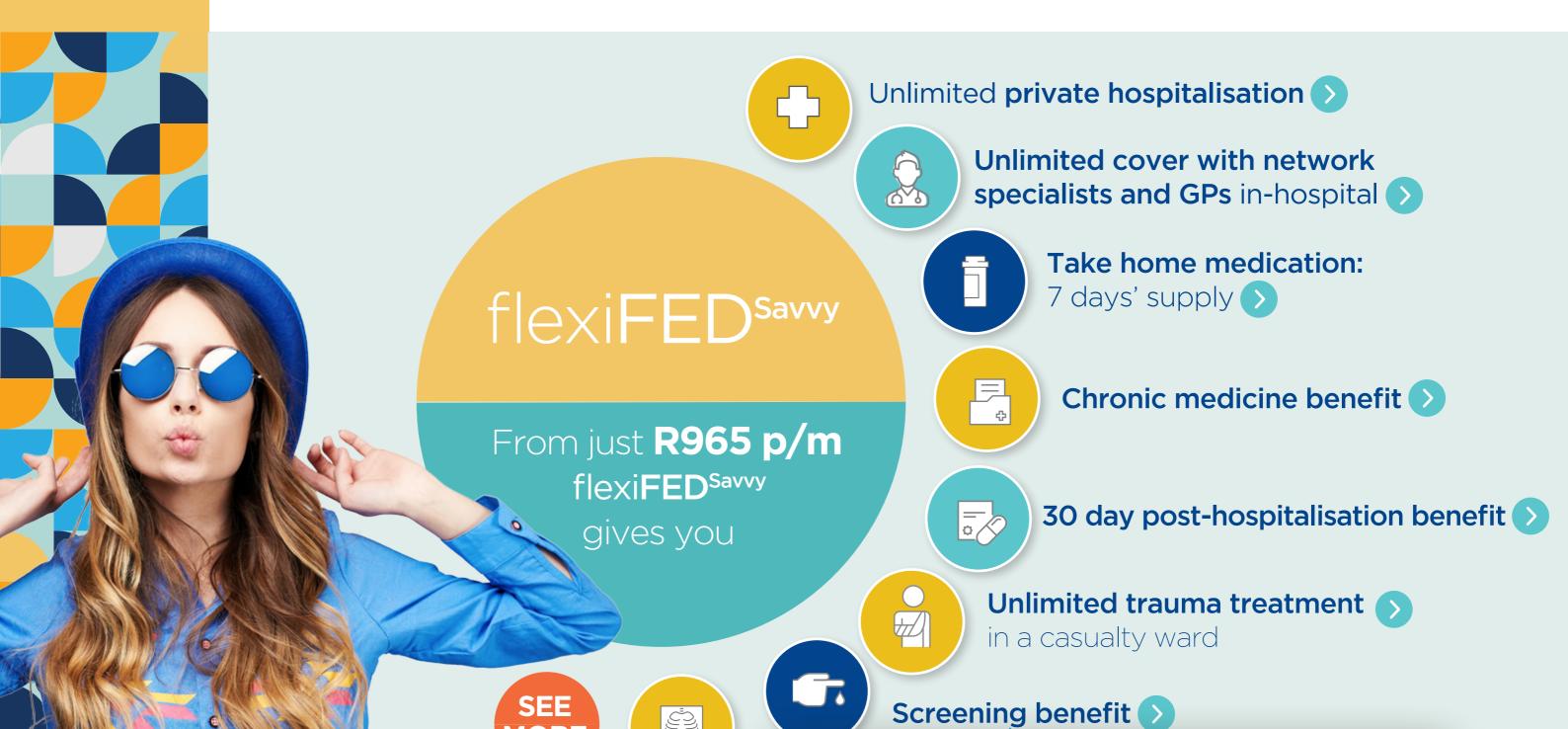














Screening benefit: includes cervical cancer screening (Pap smear and HPV PCR test), flu immunisation, HIV test, smoking cessation programme, health risk assessments





MORE







flexiFED^{savvy} at a glance

flexiFED

From just **R965 p/m**

flexiFED^{Savvy}

gives you

SEE

MORE

What about day-to-day?

Life changes, medical aid should adapt too Other flexi**FED** options



Unlimited private hospitalisation >



Unlimited cover with network specialists and GPs in-hospital

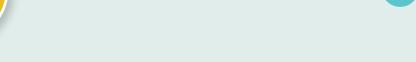


Take home medication:

7 days' supply 🕥



Chronic medicine benefit





30 day post-hospitalisation benefit



Unlimited trauma treatment

in a casualty ward



Screening benefit >>

Specialised radiology unlimited at

PMB level of care















flexiFED^{savvy} at a glance

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Other flexiFED options





Unlimited virtual GP consults and 3 in-person consults



Virtual mental wellness support

flexiFEDSavvy

MORE for just R965 p/m



Stress and anxiety benefit



Upgrade within 30 days of a life-changing event



Female contraceptives:

oral & injectable contraceptives paid from Risk



Add optional **R4 800 annual Savvy Savings** for even more day-to-day cover or



You tell us how much Savvy Savings to add to your cover up to a maximum of R6 000 per annum











what about day-to-day?

You can choose how you want to fund your day-to-day in one of 3 ways on your flexiFED^{savvy} plan:



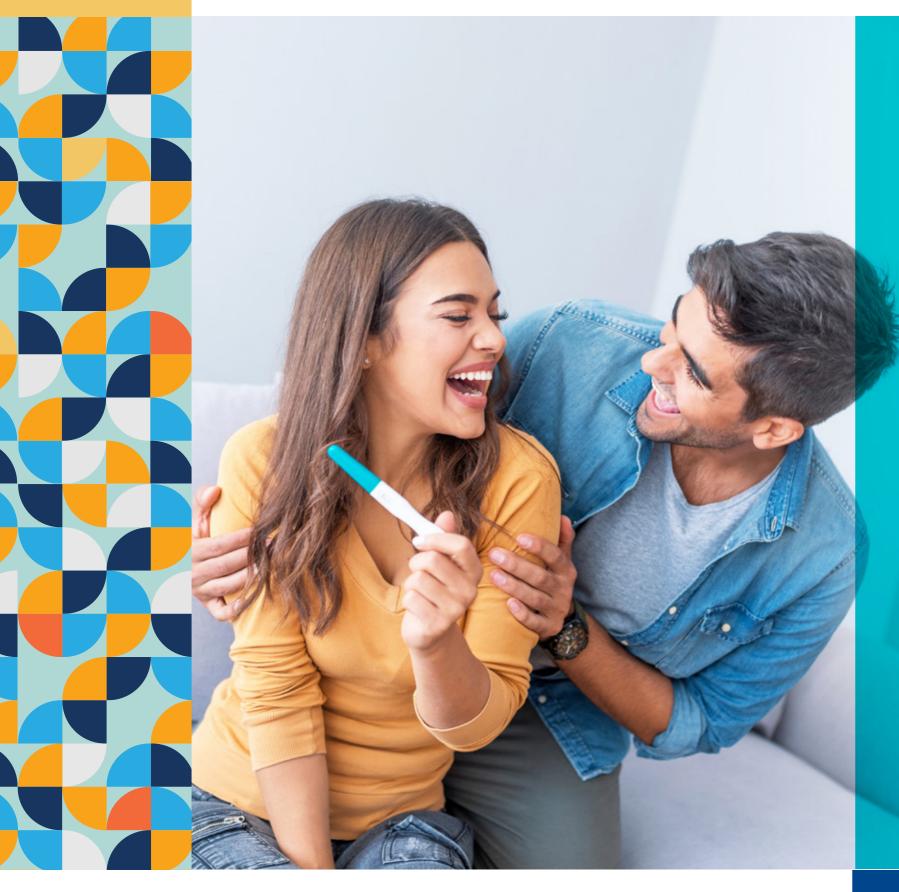












life changes, medical aid should adapt too

We know that life can change at the blink of an eye. That's why, on most Fedhealth options, members are allowed to change to a higher option with more appropriate benefits within 30 days of a life-changing event or diagnosis, such as pregnancy or a serious illness.

flexiFED^{savvy} is no exception, so you can enjoy the peace of mind that should your circumstances change, your medical aid cover can change along with it.











other flexiFED options

We designed flexiFED^{Savvy} especially for young and healthy first-time entrants into the medical aid market, but there is a flexiFED option to take care of the health needs of every South African based on their life stage and family composition.



flexiFED^{Savvy}

Emergency and planned procedure hospital cover

Oncology

Maternity, infants & children Maternity, infants & children

Chronic



flexiFED 1 YOUNG SINGLES

Emergency and planned procedure hospital cover

Chronic



flexiFED 2 FAMILY START-UPS

Emergency and planned procedure hospital cover

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flexiFED 3 **GROWING FAMILIES**

Emergency and planned procedure hospital cover

0000 Mental Health

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MATURE FAMILIES

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Fedhealth offers a 10% GRID or 25% Elect monthly discount on these plans (GRID discount not available on flexiFED 1).



Please note that GRID and Elect discounts are not currently available on flexiFED^{Savvy}











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flexiFED 2 **FAMILY START-UPS**



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flexiFED 3

GROWING FAMILIES

Emergency and planned procedure hospital cover

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Mental Health





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MATURE FAMILIES



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Fedhealth offers a 10% G (GRID discount not available on flexi**FED**

WITH GRID

GRID **SAVE 10%**

Full cover at network hospitals

In exchange, for planned procedures members must use Fedhealth's Private Hospital Network, which includes over 100 top private hospitals. They can still use a non-network hospital if they wish, but will then have to pay a R14 700 co-payment. The co-payment doesn't apply in case of emergencies.













Life changes, medical aid should adapt too

Other flexi**FED** options

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flexiFED 1 YOUNG SINGLES

Emergency and planned procedure hospital cover

Chronic



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flexiFED 3 GROWING FAMILIES

Emergency and planned procedure hospital cover

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MATURE FAMILIES

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ELECT SAVE 25%

Full cover at any private hospital with a co-payment for elective surgery

In exchange, members will be charged a fixed excess of R14 700 on all hospital admissions, except for emergencies. This excess only applies to the hospital bill; they could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.



WITH GRID











hospital cover

In-hospital benefit

This benefit covers all treatments and procedures that have to be done in a hospital and that are covered by the flexiFED options. All limits are per family per year unless otherwise stated.

Overall annual limit (OAL)	Unlimited at Fedhealth network hospitals only. R8 600 co-payment on voluntary use of non-network hospitals will apply	
Healthcare Professional Tariff in hospital (HPT)		
Fedhealth Network GPs and Specialists	Covered unlimited. Paid in full	
Non-network GPS and specialists	Covered up to the Fedhealth Rate. Limited to R2 500 per beneficiary per year	
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. Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs & specialists. You will have a shortfall 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 at network hospitals only	
Additional medical services (dietetics, occupational therapy and speech therapy)	Paid from day-to-day unless PMB level of care	
Alternatives to hospitalisation:		
Nursing services, private nurse practitioners & nursing agencies	Unlimited at cost at PMB level of care	
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost at PMB level of care	
Ambulance Services	Unlimited with Europ Assistance	
Appliances, external accessories and orthotics	Unlimited at cost at PMB level of care	
Blood, blood equivalents and blood products	Unlimited	
Immune deficiency related to HIV infection	Unlimited at cost at PMB level of care	
Maternity - Healthcare Professional Tariff in-hos	spital (HPT)	
Fedhealth Network GPs and Specialists (e.g. Gynaecologists & Paediatricians)	Covered unlimited. Paid in full.	
Non-network GPs and Specialists	Covered up to the Fedhealth Rate. Limited to R2 500 per beneficiary per year	
Other Healthcare Professionals	Covered up to the Fedhealth Rate	

Dentistry		
Maxillo-facial surgery	Unlimited at PMB level of care, subject to approval	
In-hospital dentistry benefit for children under 7	No benefit	
Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	Unlimited at cost at PMB level of care at designated service provider * and paid at Essential protocol. 40% co-payment applies where a DSP provider is not used. Chemotherapy, as well as medicine and consumables directly associated with the treatment of cancer, should be obtained from the Oncology Pharmacy Network and in accordance to the oncology Preferred Product List (PPL) - non-use of these will resul in a 25% co-payment.	
Organ transplant including immunosuppression medication	Unlimited at cost at PMB level of care	
Corneal graft	No benefit	
Pathology, radiology (general)	Unlimited subject to negotiated rates for DSP or up to the Fedhealth Rate for non-DSP	
Physiotherapy	Unlimited 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	Unlimited at cost at PMB level of care	
Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Unlimited at cost at PMB level of care at Designated Service Provider (DSP).	
Childhood illness specialised drug benefit (up to the age of 18)	No benefit	
Specialised radiology	Unlimited at PMB level of care	
Spinal surgery	No benefit unless PMB level of care	
Terminal care benefit	No benefit unless PMB level of care	

^{*}Designated Service Provider (DSP) is ICON - Independent Clinical Oncology Network









chronic disease benefit

Chonic disease benefit

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

Limit	Unlimited cover for conditions on the Chronic Disease List (CDL)
Conditions covered	See list below
Formulary	Basic formulary
Pharmacy	Any pharmacy
HIV/AIDS medicine benefit including treatment prophylaxis	ment for mother-to-child-transmission, rape & post-exposure
Limit	Unlimited

CHRONIC DISEASE LIST (CDL)

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 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

prosthesis benefit

External	Unlimited at cost at PMB level of care
Aorta Stent Grafts	Unlimited at cost at PMB level of care
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws	Unlimited at cost at PMB level of care
Cardiac pacemakers, cardiac stents, cardiac valves	Unlimited at cost at PMB level of care
Detachable platinum coils	Unlimited at cost at PMB level of care
Elbow, hip, knee and shoulderreplacement	Unlimited at cost at PMB level of care
Total ankle replacement	Unlimited at cost at PMB level of care
Intraocular lenses (per lens)	Unlimited at cost at PMB level of care
* Combined benefit limit for all unlisted internal prosthesis	Unlimited at cost at PMB level of care

screening benefit

General		
Flu vaccination	All lives	1 every year
HIV finger prick test	All lives	1 every year
Women's Health		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
HPV PCR test	Women; ages 21 to 65	1 every 5 years
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







day-to-day benefit

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

	HOSPITAL PLAN	SAVINGS PLAN	FLEXIBLE SAVINGS PLAN		
Annual day-to-day funds	RO	R4 800 per family	R6 000 per family		
Network GP	Unlimited virtual consultations and 3 face-to-face consultations per beneficiary paid from Risk				
Non-network GPs	2 consultations per family, subject to the 3 face-to-face visits				
Pathology	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds			
General radiology	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds			
Physiotherapy	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds			
Virtual Mental Wellness	2 virtual consults with a registered councillor for Stress and Anxiety	2 virtual consults with a registered councillor for Stress and Anxiety			
	Unlimited virtual group counselling	Unlimited virtual group counselling			
	Access to life skills content	Access to life skills content			
	Screening assessments	Screening assessments			
	Mental Health Resource Hub	Mental Health Resource Hub			
		Additional benefits paid from available day-to-day funds			
Appliances, external accessories and orthotics: Hearing aids, wheelchairs etc	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy; Physical therapy (Biokinetics, Chiropractics and Physiotherapy)	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Dentistry (Basic)	Paid from Fedhealth Savings or self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Maternity benefit	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Optometry	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Over-the-counter medication:	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level		vings; unless PMB level of care		
Pathology	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care			
Physical therapy: Chiropractics, biokinetics & physiotherapy	Self-funded; unless PMB level of care				
Prescribed medication	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of care		vings; unless PMB level of care		
Radiology Specialised	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of care		vings; unless PMB level of care		
Specialists excluding Psychiatrists	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of care		vings; unless PMB level of care		
Fedhealth Network Specialists	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of		vings; unless PMB level of care		
Non-Fedhealth Network Specialists	Self-funded; unless PMB level of care	Paid from Fedhealth Sa	Paid from Fedhealth Savings; unless PMB level of care		
Specialists: Psychiatrists	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of care		vings; unless PMB level of care		
Fedhealth Network Psychiatrists	Self-funded; unless PMB level of care				
Non-Fedhealth Network Psychiatrists	Self-funded: unless PMR level of care	Self-funded; unless PMB level of care Paid from Fedhealth Savings; unless PMB level of care			







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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 Emergency Assistance >

ZOOM on Emergency Treatment in a Casualty Ward >

ZOOM on Option Upgrades >

ZOOM on Self-Service Channels >

ZOOM on Specialist Referral >

ZOOM on the Contraceptive Benefit >

ZOOM on the Covid-19 Benefit >

ZOOM on the Hospital at Home Benefit >

ZOOM on the MediTaxi Benefit >

ZOOM on the Mental Health Benefit >

ZOOM on the Oncology Benefit >

ZOOM on the Panda Mental Health App >

ZOOM on the Screening Benefit >

ZOOM on the Smoking Cessation Programme >

ZOOM on the SOS Call Me Benefit >

CLICK HERE for flexiFED^{Savvy} network hospitals >

CLICK HERE for flexiFED^{savvy} day surgery network facilities >

CLICK HERE for flexiFED^{Savvy} Mental Health network facilities >







