

# flexiFED<sup>Savvy</sup>

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

get started 

 **FEDHEALTH**  
*Create your aid.*





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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<sup>Savvy</sup>** 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 first-time 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.







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

flexiFED<sup>Savvy</sup> 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<sup>Savvy</sup> 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<sup>Savvy</sup> is **fulfilled via self-service on digital platforms only** – no time-consuming (and frankly, boring) phone calls to a call centre.







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# flexiFED<sup>Savvy</sup> rates



**Main member**

**R965**  
per month



**Adult Dependant**

**R965**  
per month



**Child Dependant**

**R709**  
per month







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**flexiFED<sup>Savvy</sup>**

From just **R965 p/m**  
flexiFED<sup>Savvy</sup>  
gives you



**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 >

**SEE MORE**

See the full benefit table >





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From just **R965 p/m** flexiFED<sup>Savvy</sup> gives you



**Unlimited private hospitalisation** >

**Unlimited private hospitalisation** at a network hospital up to PMB level of care. Includes **3 face-to-face and unlimited virtual GP consultations out-of-hospital**



**7 days' supply** >



**Chronic medicine benefit** >



**30 day post-hospitalisation benefit** >



**Unlimited trauma treatment** > in a casualty ward



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**Unlimited private hospitalisation** >



**Unlimited cover with network specialists and GPs in-hospital** >

**Unlimited cover with network specialists and GPs in-hospital:** Cover for out-of-network specialists and GPs in-hospital has a combined limit of R2 500 per beneficiary per year



**Chronic medicine benefit** >



**30 day post-hospitalisation benefit** >



**Unlimited trauma treatment** >  
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# flexiFED<sup>Savvy</sup>

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**Unlimited private hospitalisation** >



**Unlimited cover with network specialists and GPs in-hospital** >



**Take home medication: 7 days' supply** >

**Take-home medication:** We pay for **seven days of take-home medicine** when the member is 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



**Unlimited trauma treatment** > in a casualty ward



**Screening benefit** >

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**Take home medication: 7 days' supply** >



**Chronic medicine benefit** >

**Chronic medicine benefit:** unlimited cover for the 27 PMB CDL conditions subject to the Basic formulary. Members can obtain their chronic medicine from any pharmacy



**Unlimited trauma treatment** > in a casualty ward



**Screening benefit** >



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**Take home medication: 7 days' supply** >



**Chronic medicine benefit** >



**30 day post-hospitalisation benefit** >

**30 day post-hospitalisation benefit:** physiotherapy, occupational therapy, speech therapy, dietician consultations, pathology & general radiology after discharge from hospital



**Screening benefit** >



**Specialised radiology** unlimited at PMB level of care >



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**30 day post-hospitalisation benefit** >




**Unlimited trauma treatment in a casualty ward** >



**Specialist PMB level of care** >

**SEE MORE**



**Unlimited trauma treatment in a casualty ward** 

Emergency treatment, like stitches, is covered at a casualty ward whether the member is admitted to hospital or not. Co-pay of R800 for non-PMBs.

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**Screening benefit** >

**SEE MORE**



Sp  
PM

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

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**Specialised radiology** unlimited at PMB level of care >

**SEE MORE**

**Specialised radiology:** Out-of-hospital specialised radiology is subject to day-to-day benefits

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flexiFED<sup>Savvy</sup>

MORE for just  
**R965 p/m**



**Unlimited virtual GP consults** and 3 in-person consults



**Virtual mental wellness support**



**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

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# 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<sup>Savvy</sup> plan:



**1 Use flexiFED<sup>Savvy</sup> as a Hospital Plan with unlimited virtual GP visits and 3 face-to-face GP visits**

The member funds all his/her own additional out-of-hospital expenses.

**R965 p/m**




**2 Use flexiFED<sup>Savvy</sup> as a Savings Plan**

The member wants mostly a hospital plan, but **likes the idea of having savings in case it's needed**. Similar to other schemes, the member starts paying back this day-to-day benefit from the start of the year in equal portions every month.

Fedhealth Savings available (principal member): **R4 800 p/a**

**R965 + R400 = R1 365 p/m**



**3 Use flexiFED<sup>Savvy</sup> as a Flexible Savings Plan**

Different from other schemes, **the member chooses how much savings they want and only pays for the portion they use** - interest free over 12 months.

Fedhealth Savings available (principal member): **R6 000 p/a**

**R965 + R500 = R1 465 p/m**

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# 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<sup>Savvy</sup>** 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.



See the full benefit table 





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# other flexi**FED** options

We designed **flexiFED<sup>Savvy</sup>** 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.

<b>flexiFED<sup>Savvy</sup></b> SAVVY SINGLES	<b>flexiFED 1</b> YOUNG SINGLES	<b>flexiFED 2</b> FAMILY START-UPS	<b>flexiFED 3</b> GROWING FAMILIES	<b>flexiFED 4</b> MATURE FAMILIES
Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover
✓	✓ ✓	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
Oncology	Oncology	Oncology	Oncology	Oncology
✓	✓	✓ ✓	✓ ✓	✓ ✓ ✓
Maternity, infants & children	Maternity, infants & children	Maternity, infants & children	Maternity, infants & children	Maternity, infants & children
✓	✓	✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Chronic	Chronic	Chronic	Chronic	Chronic
✓	✓	✓	✓ ✓	✓ ✓ ✓
Mental Health	Mental Health	Mental Health	Mental Health	Mental Health
✓	✓	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓ ✓

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

**10% OFF**

WITH GRID

**25% OFF**

WITH ELECT

Please note that GRID and Elect discounts are not currently available on flexiFED<sup>Savvy</sup>







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**flexiFED<sup>Savvy</sup>**  
SAVVY SINGLES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 1**  
YOUNG SINGLES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 2**  
FAMILY START-UPS

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 3**  
GROWING FAMILIES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 4**  
MATURE FAMILIES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



Fedhealth offers a **10% GRID** discount  
(GRID discount not available on flexiFED<sup>Savvy</sup>)

**10% OFF**  
**WITH GRID**

Please note that GRID and Elect discount cannot be combined.

**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.





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SAVVY SINGLES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 1**  
YOUNG SINGLES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 2**  
FAMILY START-UPS

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



Chronic



Mental Health



**flexiFED 3**  
GROWING FAMILIES

Emergency and planned procedure hospital cover



Oncology



Maternity, infants & children



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**flexiFED 4**  
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Maternity, infants & children



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

**10% OFF**

**WITH GRID**

**25% OFF**

**WITH ELECT**

Please note that GRID and Elect discounts are not currently available on flexiFED<sup>Savvy</sup>

## 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.







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# 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.

<b>Overall annual limit (OAL)</b>	Unlimited at Fedhealth network hospitals only. R8 600 co-payment on voluntary use of non-network hospitals will apply
<b>Healthcare Professional Tariff in hospital (HPT)</b>	
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
<b>Prescribed Minimum Benefits (PMB):</b> 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
<b>Hospitalisation costs:</b> 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
<b>Additional medical services</b> (dietetics, occupational therapy and speech therapy)	Paid from day-to-day unless PMB level of care
<b>Alternatives to hospitalisation:</b>	
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
<b>Appliances, external accessories and orthotics</b>	Unlimited at cost at PMB level of care
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>Immune deficiency related to HIV infection</b>	Unlimited at cost at PMB level of care
<b>Maternity - Healthcare Professional Tariff in-hospital (HPT)</b>	
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

<b>Dentistry</b>	
<b>Maxillo-facial surgery</b>	Unlimited at PMB level of care, subject to approval
<b>In-hospital dentistry benefit for children under 7</b>	No benefit
<b>Oncology:</b> 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 result in a 25% co-payment.
Organ transplant including immunosuppression medication	Unlimited at cost at PMB level of care
Corneal graft	No benefit
<b>Pathology, radiology (general)</b>	Unlimited subject to negotiated rates for DSP or up to the Fedhealth Rate for non-DSP
<b>Physiotherapy</b>	Unlimited subject to referral by a medical practitioner, pre-authorisation and treatment protocols
<b>Psychiatric services:</b> 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
<b>Renal dialysis (chronic):</b> 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).
<b>Childhood illness specialised drug benefit (up to the age of 18)</b>	No benefit
<b>Specialised radiology</b>	Unlimited at PMB level of care
<b>Spinal surgery</b>	No benefit unless PMB level of care
<b>Terminal care benefit</b>	No benefit unless PMB level of care

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



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# chronic disease benefit

## Chronic disease benefit

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

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

# 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

# prosthesis benefit

External	Unlimited at cost at PMB level of care
<b>Internal</b>	
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 shoulder replacement	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







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# 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
	RO	R4 800 per family	R6 000 per family
<b>Annual day-to-day funds</b>			
<b>Network GP</b>	Unlimited virtual consultations and 3 face-to-face consultations per beneficiary paid from Risk		
<b>Non-network GPs</b>	2 consultations per family, subject to the 3 face-to-face visits		
<b>Pathology</b>	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	
<b>General radiology</b>	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	
<b>Physiotherapy</b>	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	
<b>Virtual Mental Wellness</b>	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	
<b>Appliances, external accessories and orthotics:</b> Hearing aids, wheelchairs etc	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Alternative healthcare:</b> 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	
<b>Additional medical services:</b> 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	
<b>Dentistry Advanced:</b> 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	
<b>Dentistry (Basic)</b>	Paid from Fedhealth Savings or self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Maternity benefit</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Optometry</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Over-the-counter medication:</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Pathology</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Physical therapy: Chiropractics, biokinetics &amp; physiotherapy</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Prescribed medication</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Radiology Specialised</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Specialists excluding Psychiatrists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Fedhealth Network Specialists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Non-Fedhealth Network Specialists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Specialists: Psychiatrists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Fedhealth Network Psychiatrists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
<b>Non-Fedhealth Network Psychiatrists</b>	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	





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

**flexiFED<sup>Savvy</sup>** at a glance

What about **day-to-day?**

Life changes, medical aid should adapt too

Other flexi**FED** options

## 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 Aligned 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<sup>Savvy</sup> network hospitals >](#)

[CLICK HERE for flexiFED<sup>Savvy</sup> day surgery network facilities >](#)

[CLICK HERE for flexiFED<sup>Savvy</sup> Mental Health network facilities >](#)







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