



rates & benefits

2018



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Health in our hands

We're proud to say that the Fedhealth family has been providing South Africans with affordable, **quality medical aid cover since 1936**. For us, it is all about giving our members peace-of-mind healthcare that suits every stage of their lives, and offering the support they deserve.

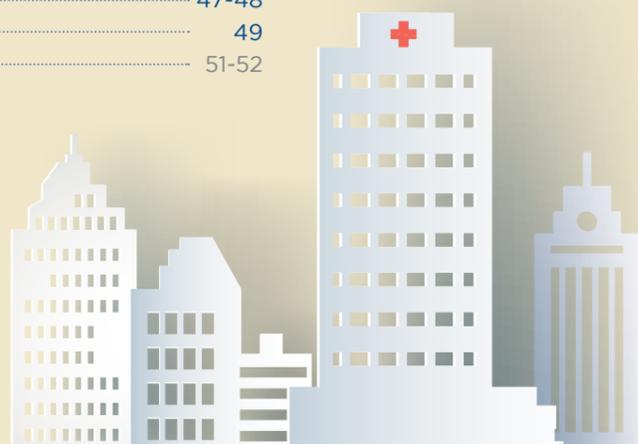
Thanks to our sound financial health - **we've maintained our AA- Global Credit Rating for 11 years running** and have reserves well over the required 25% - our members can rest assured that we will be there when they need us.

Last but not least, our unique benefits where **we pay more from Risk**, mean our members' Savings lasts longer. Another compelling reason to recommend the Fedhealth family to your clients.

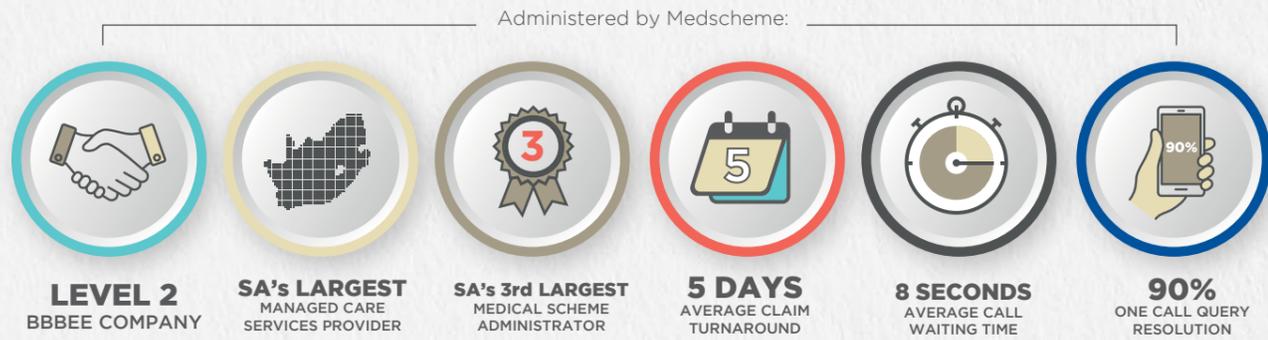


Please note: All Fedhealth benefits are subject to registered Scheme Rules, and as such, this document only aims to provide a summary of such benefits.

For the full Scheme Rules, please visit fedhealth.co.za or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.



We know our numbers



Handy ways to stay connected



Corporates in good hands

To make life easier for our corporate clients, we offer:



Corporate wellness offering

Research has shown that healthy employees are productive employees. Absenteeism in the workplace impacts negatively on employees' productivity, and affects the employer's financial outcome. Chronic conditions, stress, unhealthy working conditions, and poor managerial support may also cause or worsen existing conditions.

Sustained, healthy behaviour change is key to addressing these issues, and Fedhealth has a comprehensive corporate wellness offering to help employees do just that. We provide targeted interventions to ensure effective healthcare, which improves employee quality of life and enhances their professional output.

Our corporate wellness offering includes:

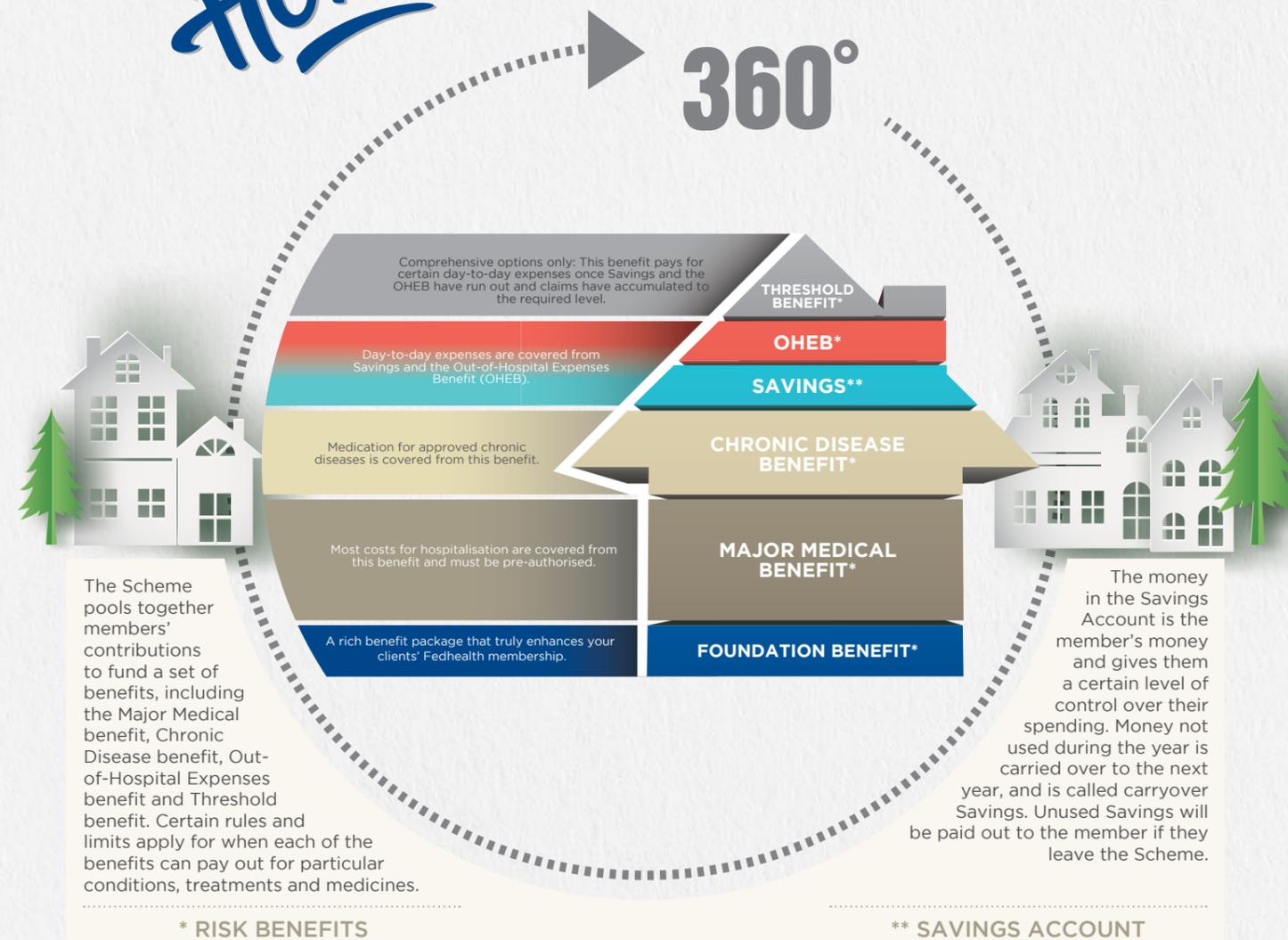
- Weight Management Programme
- Smoking Cessation Programme
- Conservative Back and Neck Rehabilitation Programme
- Mental Health Programme

- Oncology Disease Management
- Aid for AIDS (HIV Disease Management)
- Fedhealth Baby/High Risk Maternity/ Contraceptive benefit
- Health Risk Assessments
- Screening benefits
- Trauma/Casualty benefit
- Children's Health
- Sisters-on-Site
- MyHealth Portal
- Chronic Medicine Management
- Hospital Benefit Management
- Corporate Wellness Days
- Free Trauma Counselling

The dedicated Account Executive will be able to provide more information on these programmes, designed to look after our corporate members' health.

Home Sweet Home

All families need a place to call home, a safe space in which to play and grow. The Fedhealth benefit structure is that home, looking after our members' health needs with excellent Risk and Day-to-day benefits.



FOUNDATION benefit

Every house calls for a solid foundation and ours is no different. The option-dependent Foundation benefit is a rich benefit package designed to give all our members more.



The FOUNDATION benefit unpacked

Our option-dependent Foundation benefit features a host of rich benefits like important health screenings and maternity benefits.

Screening benefit

At Fedhealth we firmly believe that prevention is better than cure. That's why we pay for women's-, children's-, cardiac-, over 50s-, and general health risk assessments and screenings from Risk. *Depending on option*

Birth & Baby benefit

Fedhealth Baby programme – Free baby goodies, support and advice for all parents-to-be. Pregnant members or dependants receive a beautiful Fedhealth baby bag filled with baby product samples, discount vouchers and a baby handbook. They also have access to professional advice any time they need it.

Post-natal midwifery benefit – We pay for four consultations in and out-of-hospital per pregnancy at 100% of the Fedhealth Rate.

Doula for labour support during natural childbirth

We allow R1 270 for a doula per delivery.

Newborn hearing screening

We cover a hearing test, from Risk, for every newborn baby up to the age of 8 weeks.

Extended Care Benefit

Unlimited Network Family Practitioner (FP) visits – Members can see their FP as often as they need on most options, by either visiting any network family practitioner or a **nominated** network family practitioner (depending on the option).

24-hour Fedhealth Nurse Line

Our professional nurses are always on hand to provide advice on issues like medical emergencies, symptoms, medication side-effects, stress management and teenage support.

Trauma counselling

We offer all our members free trauma management assistance, support and care when they need it most. Members can speak to a registered psychologist or trauma counsellor 24/7.

Emergency transport / response

Through our partner Europ Assistance, we provide all members with emergency transport.

Post-hospitalisation treatment for up to 30 days

after discharge from hospital (like physiotherapy, x-rays or pathology) – i.e. follow-up treatment for a full 30-day period paid directly from Risk, to preserve the Day-to-day benefit. *Pre-authorization must be obtained*

7 days of paid for take-home medication

after discharge from hospital – provided the medication is dispensed by the hospital and reflects on the original hospital account.

Specialised radiology like MRI/ CT scans is paid from Risk whether it is performed in- or out-of-hospital. A co-payment may apply on scans, depending on option. *This benefit does not apply to Blue Door Plus*

Trauma treatment at a casualty ward – whether admitted to hospital or not, emergency treatment, like stitches, is always paid from Risk and never from Savings. Co-payment applies depending on option. *Authorisation must be obtained*

Cover for female contraceptives – including oral, patches, contraceptive rings, certain injectables as well as IUDs that include the Mirena® device, on all comprehensive and saver options. On Maxima Core, Maxima EntryZone, and Blue Door Plus, we cover oral and injectable contraceptives only subject to an approved list. **Must be prescribed by an FP or gynaecologist and not applicable to oral contraceptives prescribed for acne*

In-hospital dentistry for children under 7 – We cover the hospital and anaesthetist costs from the Major Medical benefit while the dentist account comes from Day-to-day benefits. *This benefit does not apply to Maxima EntrySaver, Maxima Dynamic Saver, Maxima EntryZone and Blue Door Plus*

Comprehensive managed care programmes – We offer the following programmes for our members with specific healthcare needs:

- **Aid for AIDS (Afa)** for those living with HIV/AIDS,
- **Oncology Disease Management** supports cancer sufferers with comprehensive care including cover for chemotherapy, radiotherapy, approved medication, related consultations, pathology and general radiology.
- **Mental Health Programme** provides qualifying members who have mental health or substance-abuse issues with access to the best quality primary mental healthcare.
- **Conservative Back & Neck Rehabilitation Programme** helps qualifying members address their back and neck issues to avoid spinal surgery. Over six weeks, members benefit from a multidisciplinary approach including an FP, physio and biokineticist to assess and treat their condition.
- **Smoking Cessation Programme** - All members, on all options can sign up for the GoSmokeFree service at 200 pharmacies countrywide to help them kick the habit for good. This programme will be paid from Risk.
- **Weight Management Programme** - is a new 12-week programme designed for qualifying Fedhealth members with a high BMI and waist circumference. Led by a biokineticist, members have access to a dietician and behavioural psychologist with the goal to lose the excess weight and lead healthier, more rewarding lives.



Offering even more of a helping hand

Child rates for financially dependent children up to the age of 27 – Student dependants pay rates applicable to children, provided they're unmarried and not earning more than the maximum social pension.

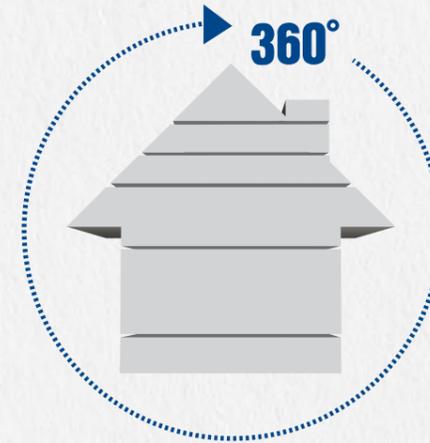
Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease.

New contributions will apply.

Good news for bigger families

We only charge for three child dependants – the fourth and subsequent children are covered for free!

Saving for a rainy day. Fedhealth members can make additional, voluntary contributions to their Medical Savings Accounts (MSAs). This means that they can top up their Savings throughout the year, which might just come in really handy for those unexpected medical expenses. Normal Savings Account rules will apply to these funds; they will not be treated any differently to normal MSA funds.



360 CARE keeps it in our family

360 Care keeps it in our family

Our 360 Care philosophy is one in which we wholeheartedly believe. It encourages our members to see the same family practitioner every time, who then becomes the coordinator of their care. In this way, the doctor builds a valuable relationship with the member and gets to know their health history. So when they need a specialist, their FP can refer them to the appropriate specialist type, avoiding fragmented care, costly duplications of tests and treatments, and even the prescribing of conflicting medications.

Co-ordinated care protects our members and gives them better quality care, and it also helps ensure the financial sustainability of the Scheme. A referral from your family practitioner is necessary on all options where the specialist consultation is paid from a risk benefit, for example the Out-of-Hospital Expenses Benefit and the Threshold benefit.

Members on certain options have to nominate a Fedhealth Network family practitioner to enjoy UNLIMITED FP visits paid from Risk (once their Savings or OHEB have run out, where applicable). Don't you agree that access to unlimited FP visits is a very valuable benefit indeed?



FP nomination and referral management through the nominated FP helps your Fedhealth family to ensure that all members get quality care and better value for money!

Number of Fedhealth Network Family Practitioners across South Africa: > 4 600	Number of Fedhealth Network specialists across South Africa: > 3 600	Number of Fedhealth Network pharmacies across South Africa: > 1 700	Number of Fedhealth Network hospitals across South Africa: 27 – 110 option-specific
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Why use Fedhealth Network providers?

- Price certainty and peace of mind that the Scheme covers medical costs in full in hospital
- Fully covered treatment for PMB conditions.

01 | Comprehensive Option Range

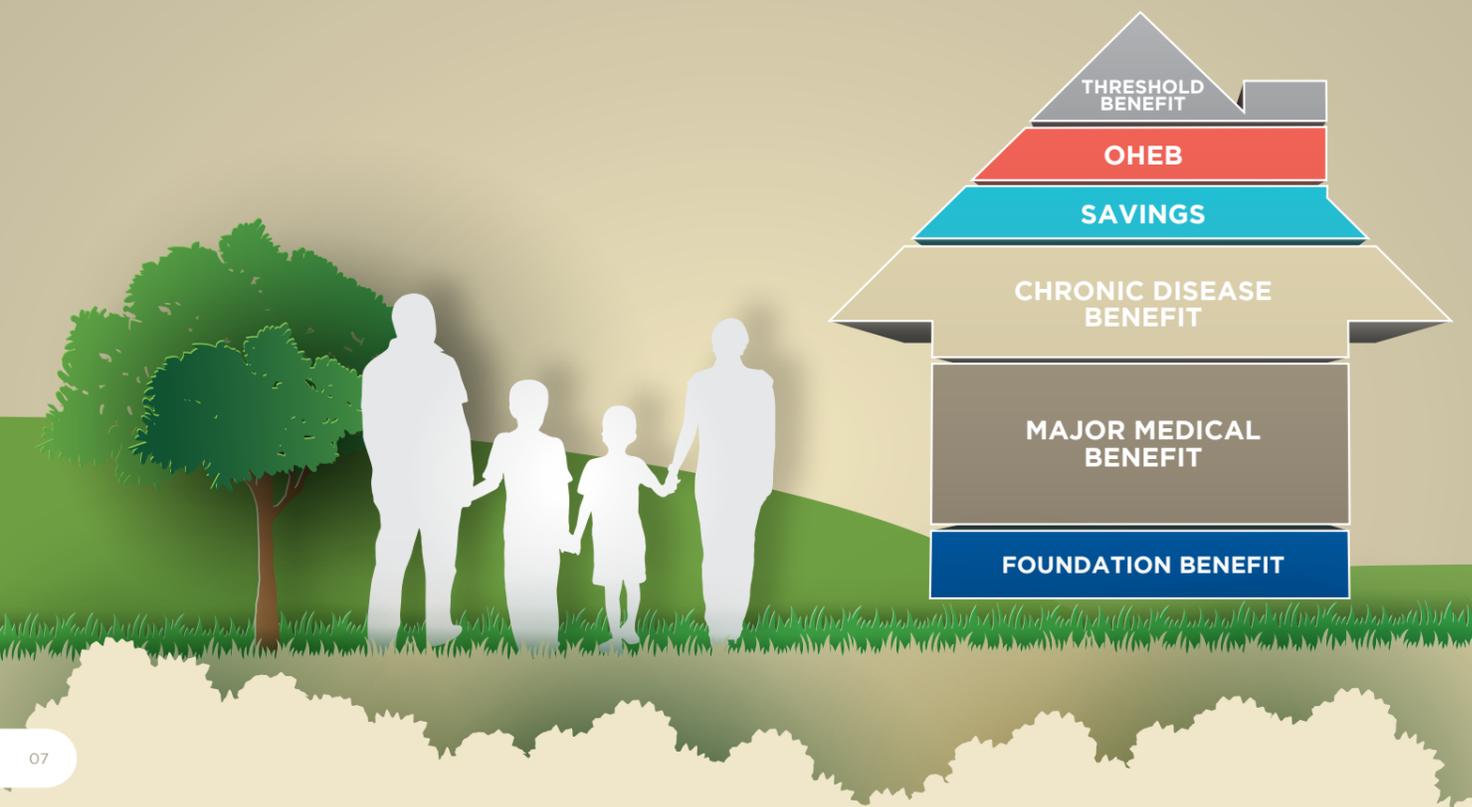
Complete reassurance for whatever life brings

Our comprehensive medical aid options give members the peace of mind that most of their healthcare needs will be met.

With unlimited private hospitalisation (at either any private or Fedhealth network private hospitals) and varying levels of cover for day-to-day medical expenses like doctor's visits and prescribed medication, our comprehensive options leave nothing to chance. In most instances, this cover is funded from a medical Savings Account, as well as the Out-of-Hospital Expenses Benefit (OHEB) and the Threshold Benefit. Members with chronic conditions also benefit from the extended cover provided for their conditions.

Fedhealth offers four comprehensive options: Maxima Plus, Maxima Exec, Maxima Standard and Maxima Standard^{Elect}. These options provide varying degrees of cover and benefits, with the OHEB not available on Maxima Standard options.

Please refer to the next page for a summary of all the benefits offered by our comprehensive options.



Quick Comparison

		Maxima Plus			Maxima Exec			Maxima Standard			Maxima Standard ^{Elect}					
Contributions		M R7 535	AD R6 415	CD R2 303	M R4 805	AD R4 103	CD R1 463	M R3 310	AD R2 890	CD R998	M R2 527	AD R2 210	CD R763			
Foundation Benefit		The Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits														
Major Medical Benefit	Hospitalisation	No overall annual limit						No overall annual limit. Network hospitals only								
	Network FPs and Specialists	Unlimited cover at cost with Fedhealth Network FPs and Specialists														
	Non-network FPs	Up to 100% of Fedhealth Rate														
	Non-network Specialists	Up to 200% of Fedhealth Rate					Up to 100% of Fedhealth Rate									
	Other healthcare professionals	Up to 300% of Fedhealth Rate				Up to 100% of Fedhealth Rate										
	Oncology	Unlimited			R529 000			R423 200								
	Organ transplant	Unlimited			R529 000			R423 200								
	Renal dialysis	Unlimited			R529 000			R423 200								
Specialised medication	R331 100			R165 000			No benefit									
Chronic Disease Benefit		51 conditions R14 300 per beneficiary R26 800 per family			51 conditions R6 800 per beneficiary R12 500 per family			39 conditions R5 410 per beneficiary R10 800 per family								
Day-to-day Benefit																
Annual threshold level		Principal member Adult Child (Up to a maximum of 3 children)			R14 342 R11 031 R3 825			R12 320 R9 460 R3 168			R12 320 R9 460 R3 168					
Available for day-to-day expenses		Principal member Adult Child			R13 280 R10 226 R3 364			R9 672 R7 836 R1 952			R7 152 R6 240 R2 160			R5 460 R4 776 R1 644		
FP consultations		Unlimited FP visits at Fedhealth Network FPs														
Specialised radiology		Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized					Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R2 100 for non-PMB MRI / CT scans is for the member's account									
Limits		Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from OHEB and Threshold						Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from Threshold								
Additional medical services		Limit of R16 600 per family per year for the total of all additional medical services including psychiatrists					In and out-of-hospital: Subject to Savings & OHEB. Does not accumulate to Threshold. Paid from Threshold up to R16 600 per family per year			In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R11 100 per family per year						
Antenatal scans		Two 2D antenatal scans per person per year														
Advanced dentistry		Limit of R7 100 per person per year, up to an overall limit of R21 100 per family per year														
Appliances, external accessories and orthotics		Limit of R14 800 per family per year. Sub-limit of R4 130 for foot orthotics			In & out-of-hospital. Limit of R14 800 per family per year. Sub-limit of R4 130 for foot orthotics. Doesn't accumulate to but does pay from Threshold			In & out-of-hospital. Limit of R11 100 per family per year. Sub-limit of R4 130 for foot orthotics. Doesn't accumulate to but does pay from Threshold								
Optometry		Limit of R3 180 per person per year, up to an overall limit of R9 700 per family per year														
Prescribed medication		Limit of R9 500 per person per year, up to an overall limit of R18 800 per family per year			Limit of R6 800 per person per year, up to an overall limit of R12 500 per family per year			Limit of R5 410 per person per year, up to an overall limit of R10 800 per family per year								

M - Member | AD - Adult Dependant | CD - Child Dependant

Foundation Benefit

The Foundation Benefit offers members a host of valuable benefits, from important health screenings to maternity benefits

Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
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BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY			
		Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
Women's Health Breast cancer screening with mammography	Women; ages 45 to 74	1 every 3 years			
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years			
Children's Health Immunisation Programme (as per State EPI)	Birth to 12 years	✓	✓		✓
Cardiac Health Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years			
Over 50s Pneumococcal vaccination	All lives; older than 65	1 per lifetime			N/A
Bone densitometry	Women; older than 65	1 per lifetime			N/A
Colorectal cancer screening (faecal occult blood test)	All lives; 50 to 75	1 every year			N/A
General Flu vaccination	All lives	1 every year			
HIV finger prick test (by contracted wellness network provider)	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 by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year			
Fedhealth Baby maternity programme	All pregnant members and dependants	✓	✓		✓
Doula benefit R1 270 per delivery	All pregnant members and dependants	✓	✓		✓
Postnatal midwifery benefit 4 consultations with a midwife in and out-of-hospital per pregnancy	All pregnant members and dependants	✓	✓		✓
Infant hearing screening benefit 1 test with an audiologist up to Fedhealth Rate	Newborn up to 8 weeks	✓	✓		✓
Unlimited FP visits	All lives	Unlimited network FP consultations paid from Risk and never from Savings as long as you use an FP who is on the Fedhealth FP Network	Unlimited network FP consultations paid from Risk once Savings and OHEB is depleted	Unlimited network FP consultations paid from Risk and never from Savings as long as you use an FP who is on the Fedhealth FP Network	
Fedhealth Nurse Line	All lives	✓	✓		✓
Trauma counselling	All lives	✓	✓		✓
Emergency transport/response	All lives	✓	✓		✓
Comprehensive managed care programmes Pharmacy benefit management, Hospital benefit management, Aid for AIDS (AfA), Oncology disease management programme Active disease risk management programmes Conservative back & neck rehabilitation programme, Mental health programme, Weight management programme, Smoking cessation programme	All lives	✓	✓		✓
Post-hospitalisation treatment	All lives	✓	✓		✓
Take-home medicine	All lives	✓	✓		✓
Specialised radiology In and out-of-hospital	All lives	Unlimited at the Fedhealth Rate	Unlimited at the Fedhealth Rate. First R2 100 for non-PMB MRI / CT scans is for the member's account		
Trauma treatment at a casualty ward	All lives	✓	R550 co-payment per visit for non PMBs		
Female contraception	All female lives	✓	✓		✓
In-hospital dentistry	Children up to the age of seven	✓	✓		✓

SCREENING BENEFIT

BIRTH & BABY BENEFIT

EXTENDED CARE BENEFIT

Major Medical Benefit

This table explains how hospitalisation costs are covered

Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
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BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED		
Overall annual limit (OAL)	Unlimited at negotiated tariff		Unlimited at network hospitals only
Healthcare Professional Tariff in hospital (HPT)	Covered at cost		
Fedhealth Network FPs and Specialists	Covered at cost		
Non-Fedhealth Network FPs	Covered at 100% of Fedhealth Rate		
Non-Fedhealth Network Specialists	Covered at 200% of Fedhealth Rate	Covered at 100% of Fedhealth Rate	
Other Healthcare Professionals	Covered at 300% of Fedhealth Rate	Covered at 100% of 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 FPs, specialists, hospitals and DSPs where applicable		
	Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate for non-network FPs and 200% of the Fedhealth Rate for non-network specialists. You will have a co-payment should the healthcare professional charge more	Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of 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		Unlimited at negotiated tariff at network hospitals only
Co-payments (per event) applicable on the hospital/facility bill only			
Non-network	No co-payment		R11 000
Arthroscopic procedures - other	No co-payment	R2 300	
Balloon sinuplasty	No co-payment	R4 000	
Colonoscopy, Upper GI endoscopy	No co-payment	R2 300	
Arthroscopic procedures: hip & wrist	No co-payment	R2 300	
Joint replacements			
Hip and knee with DSP*	No co-payment	No co-payment	
Other joint replacements and involuntary non-use of DSP* for hip and knee	No co-payment	R4 000	
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	No co-payment	R4 000	
Laparoscopic procedures	No co-payment	R4 000	
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No co-payment	R4 000	
Spinal surgery**	No co-payment	R4 000	
Surgical extraction of impacted wisdom teeth	No co-payment	R4 000	
Additional medical services (dietetics, occupational therapy and speech therapy)	Unlimited subject to medical practitioner referral	In and out-of-hospital: Subject to Savings & OHEB. Does not accumulate to Threshold. Paid from Threshold up to R16 600 per family per year	In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R11 100 per family per year

* Must use ICPS or JointCare for non-PMB hip and knee joint replacements. Non-use of DSP will result in a R25 000 co-payment
 ** No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED			
Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff		Unlimited at negotiated tariff	
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	In and out-of-hospital: subject to Savings and OHEB. Does not accumulate to Threshold. Paid from Threshold up to R14 800 per family per year. Sub-limit of R4 130pp for foot orthotics	In and out-of-hospital: subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R11 100 per family per year. Sub-limit of R4 130pp for foot orthotics	
Blood, blood equivalents and blood products	Unlimited			
Immune deficiency related to HIV infection	Unlimited (see HPT)			
Maternity	Unlimited			
Healthcare Professional Tariff in hospital (HPT) Fedhealth Network FPs and Specialists (eg. gynaecologists & paediatricians)	Covered at cost			
Non-Fedhealth Network FPs	Covered at 100% of Fedhealth Rate			
Non-Fedhealth Network Specialists	Covered at 200% of Fedhealth Rate		Covered at 100% of Fedhealth Rate	
Other Healthcare Professionals	Covered at 300% of Fedhealth Rate	Covered at 100% of Fedhealth Rate		
Postnatal midwifery benefit	4 consultations with a midwife in and out-of-hospital per pregnancy			
Maxillo-facial surgery - Surgical extraction of impacted wisdom teeth	Unlimited, subject to approval (see HPT)	Unlimited, subject to approval (see HPT) You pay a co-payment of R4 000 on the hospital bill		
Emergency treatment in a casualty ward	Unlimited at 100% of Fedhealth Rate	Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R550 per visit for non PMBs		
Female Health Benefit: contraceptives	Unlimited at MPL			
Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	Unlimited at preferred provider* and subject to Level 3 treatment protocols	R529 000 at preferred provider* and subject to Level 2 treatment protocols. DSP* above limit	R423 200 at designated service provider* and subject to Level 1 treatment protocols. 40% co-payment for non-use of DSP*.	
Reimbursement rate if you don't use ICON	Up to 100% of FR	Up to 100% of Fedhealth Rate within limit and a 40% co-payment thereafter	40% co-payment	
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	R331 100 at cost	R165 000 at cost	No benefit	
Organ transplant including immunosuppression medication	Unlimited (see HPT)	R529 000 (See HPT)	R423 200 (See HPT)	
Corneal graft	R19 700 per beneficiary			
Pathology, radiology (general)	Unlimited at 100% of Fedhealth Rate			
Physical therapy (physiotherapy and biokinetics)	Unlimited	Subject to referral by a medical practitioner, pre-authorisation and treatment protocols		
Post-hospitalisation	Up to 30 days after discharge at 100% of Fedhealth Rate and subject to protocols			
Prostheses Internal - Various sub-limits apply	This benefit does not include osseo-integrated implants for the purpose of replacing a missing tooth or teeth. Hip and knee bilateral replacements will be allowed for up to double the amount for a single hip and knee replacement.			
Detachable platinum coils	R48 300			
Cardiac stents	R47 700		R26 500 per prosthesis	
Cardiac valves	R42 400			
Cardiac pacemakers	R55 700	R46 400		
Aorta Stent Grafts	R55 700			
Carotid Stents	See combined benefit limit for all unlisted internal prosthesis [†]			
Peripheral Arterial Stent Grafts				

* Preferred provider and DSP (Designated Service Provider) is ICON (Independent Clinical Oncology Network)



Protecting what you hold dearest of all

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED			
Embolus Protection Devices	See combined benefit limit for all unlisted internal prosthesis*			
Total ankle replacement	See combined benefit limit for all unlisted internal prosthesis*			
Bone lengthening devices	See combined benefit limit for all unlisted internal prosthesis*			
Spinal plates and screws	See combined benefit limit for all unlisted internal prosthesis*			
Other approved spinal implantable devices	See combined benefit limit for all unlisted internal prosthesis*			
Shoulder replacement	R42 400 per prosthesis	R33 200 per prosthesis	R26 500 per prosthesis	
Elbow replacement				
Hip replacement	R42 400 per prosthesis	R33 200 per prosthesis	R26 500 per prosthesis	
Knee replacement				
Intraocular lenses (per lens)	R3 100			
*Combined benefit limit for all unlisted internal prostheses	¹ R34 400	¹ R27 800	¹ R23 800	
Prostheses External	R20 800 at cost	R16 500 at cost	R11 100 at cost	
Psychiatric Services: Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R38 400 (See HPT)	R30 500 (See HPT)	R23 900 (See HPT)	
Renal dialysis (chronic): Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Unlimited at Fedhealth Rate	R529 000 at Fedhealth Rate	R423 200 at Fedhealth Rate	
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	R331 100 at cost	R165 000 at cost	No benefit	
Specialised radiology	Unlimited at Fedhealth Rate	Unlimited at the Fedhealth Rate. First R2 100 for non-PMB MRI & CT scans for the member's account		
Spinal surgery	No benefit unless Conservative Back and Neck Rehabilitation programme has been completed	No benefit unless Conservative Back and Neck Rehabilitation programme has been completed. You pay a co-payment of R4 000 on the hospital bill		
Take-out medicines	7 days medication per hospital event at MPL			
Terminal care benefit	R29 500 at Fedhealth Rate			

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | *ICON - Independent Clinical Oncology Network | DSP - Designated Service Provider | MPL - Medicine Price List

Chronic Disease Benefit

Your medication for approved chronic diseases is covered from this benefit

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
Limit	R14 300 per beneficiary, subject to an overall limit of R26 800 per family per year	R6 800 per beneficiary, subject to an overall limit of R12 500 per family per year	R5 410 per beneficiary, subject to an overall limit of R10 800 per family per year	
	IN-BENEFIT			
Conditions covered	51 conditions See lists 1, 2 & 3 opposite		39 conditions See lists 1 & 2 opposite	
Formulary	Comprehensive formulary	Restrictive formulary		
Preferred Provider	Service provider of choice	Medi-Rite, Dis-Chem, Clicks & Pharmacy Direct		
	OUT-OF-BENEFIT (List 1 only)			
Formulary	Comprehensive formulary	Restrictive formulary		
Preferred Provider	Service provider of choice	Medi-Rite, Dis-Chem, Clicks & Pharmacy Direct		
	HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis			
Limit	Unlimited			

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network. The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/R25 is charged, the member will incur a co-payment.

LIST 1: PMB conditions (all options)	LIST 2: (Maxima Plus, Exec, and Standard)	LIST 3: (Maxima Plus and Exec)
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	Ankylosing Spondylitis Anorexia Nervosa Attention Deficit Disorder (in children only) Bulimia Nervosa Depression Dermatomyositis Generalised Anxiety Disorder Narcolepsy Obsessive Compulsive Disorder Panic Disorder Paraplegia/ Quadriplegia (associated medicine) Post-Traumatic Stress Syndrome Scleroderma Tourette's Syndrome	Angina Barrett's Oesophagus Conn's Syndrome Cushing's Syndrome Deep Vein Thrombosis Gastro-Oesophageal Reflux Disease Polyarteritis Nodosa Pulmonary Interstitial Fibrosis Thromboangitis Obliterans Thrombocytopenic Purpura Valvular Heart Disease Zollinger-Ellison Syndrome

Day-to-Day Benefit

Day-to-day expenses are covered from available funds in your Savings Account and Out-of-Hospital Expenses Benefit (OHEB). Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from OHEB and Threshold. Maxima Standard and Maxima Standard^{Elect} do not have an OHEB

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
BENEFIT	LIMIT PER FAMILY PER YEAR			
Tariff	Up to 100% of FR			
Co-payments in Threshold	No	10%	20%	
Appliances, external accessories and orthotics: Hearing aids, wheelchairs etc	R14 800 per family per year before & after Threshold. Subject to Savings, OHEB & Threshold. (R4 130 sub-limit for foot orthotics)	In and out-of-hospital: subject to Savings & OHEB. Does not accumulate to Threshold. Paid from Threshold up to R14 800 per family per year. (R4 130 sub-limit for foot orthotics)	In and out-of-hospital: subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R11 100 per family per year. (R4 130 sub-limit for foot orthotics)	
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Subject to Savings and OHEB. Does not accumulate to or pay from Threshold		Subject to Savings. Does not accumulate to or pay from Threshold	
Additional Medical Services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthotics, podiatry, private nursing*, psychologists, social workers, speech therapy	R16 600 per family per year before & after Threshold. Subject to Savings, OHEB & Threshold	In and out-of-hospital: subject to Savings & OHEB. Does not accumulate to Threshold. Paid from Threshold up to R16 600 per family per year	In and out-of-hospital: subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R11 100 per family per year	
Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseointegrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R7 100 per beneficiary per year, R21 100 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold		R7 100 per beneficiary per year, R21 100 per family per year before and after Threshold. Subject to Savings and Threshold	
Dentistry (Basic)	Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached		Subject to Savings and Threshold. Unlimited once Threshold is reached	
Family Practitioners Limited to 2 mental health consultations per beneficiary per year	Subject to Savings, OHEB and Threshold. Unlimited accumulation to and refund from Threshold at FR		Subject to Savings and Threshold. Unlimited accumulation to and refund from Threshold at FR	
Fedhealth Network FPs	Subject to OHEB then unlimited from Risk	Subject to Savings, OHEB then unlimited from Risk	Unlimited FP consultations paid from Risk never from Savings	
Non-Fedhealth Network FPs	Subject to Savings, OHEB and Threshold. Unlimited accumulation to and refund from Threshold at FR	Subject to Savings, OHEB and Threshold. Does not accumulate to Threshold. Paid from Threshold at FR	Subject to Savings and Threshold. Unlimited accumulation to and refund from Threshold at FR	
Maternity benefit	Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Subject to Savings, OHEB and Threshold		Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Subject to Savings and Threshold	
Optometry: frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, Readers and optometric examinations	R3 180 per beneficiary per year, R9 700 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold		R3 180 per beneficiary per year, R9 700 per family per year before and after Threshold. Subject to Savings and Threshold	
Over-the-counter medication:	Subject to Savings only. Does not accumulate to or pay from Threshold		Subject to Savings. Does not accumulate to or pay from Threshold	
Pathology	Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached		Subject to Savings and Threshold. Unlimited once Threshold is reached	
Physical therapy: biokinetics, chiropractics and physiotherapy	Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached	Subject to Savings and OHEB. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R16 600 per family per year	Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R11 100 per family per year	

* Private nursing that falls outside the Alternatives to Hospitalisation Benefit

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
BENEFIT	LIMIT PER FAMILY PER YEAR			
Prescribed medication	R9 500 per beneficiary per year, R18 800 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold	R6 800 per beneficiary per year, R12 500 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold	R5 410 per beneficiary per year, R10 800 per family per year before and after Threshold. Subject to Savings and Threshold	
Radiology (general)	Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached		Subject to Savings and Threshold. Unlimited once Threshold is reached	
Radiology (specialised)	Paid from the Major Medical Benefit if pre-authorized. First R2 100 for non-PMB MRI/CT Scans is for the member's account			
Specialists excluding Psychiatrists (network FP referral required for consultations (including PMB conditions) to be paid from risk benefits) Fedhealth Network Specialists	Subject to Savings, OHEB and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if FP referral not obtained		Subject to Savings and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 20% co-payment if FP referral not obtained	
Non-Fedhealth Network Specialists	Subject to Savings, OHEB and Threshold. Accumulation to and refund from Threshold at Fedhealth Rate only. 10% co-payment if FP referral not obtained		Subject to Savings and Threshold. Accumulation to and refund from Threshold at Fedhealth Rate only. 20% co-payment if FP referral not obtained	
Specialists: Psychiatrists (Network FP referral required for consultations (including PMB conditions) to be paid from risk benefits.) Fedhealth Network Psychiatrists	Subject to Additional Medical Services limit of R16 600 per family per year before and after Threshold. Subject to Savings, OHEB and accumulation at cost to Threshold. 10% co-payment if FP referral not obtained	Subject to Savings and OHEB. Does not accumulate to Threshold. Paid at cost from Threshold up to the Additional Medical Services limit of R16 600 per family per year. 10% co-payment if FP referral not obtained	Subject to Savings. Does not accumulate to Threshold. Paid at cost from Threshold up to the Additional Medical Services limit of R11 100 per family per year. 20% co-payment if FP referral not obtained	
Non-Fedhealth Network Psychiatrists	Subject to Additional Medical Services limit of R16 600 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold. Accumulation to & refund from Threshold at Fedhealth Rate only. 10% co-payment if FP referral not obtained	Subject to Savings and OHEB. Does not accumulate to threshold. Paid at Fedhealth Rate from Threshold up to the Additional Medical Services limit of R16 600 per family per year. 10% co-payment if FP referral not obtained	Subject to Savings. Does not accumulate to Threshold. Paid at Fedhealth Rate from Threshold up to the Additional Medical Services limit of R11 100 per family per year. 20% co-payment if FP referral not obtained	

OHEB - Out-of-Hospital Expenses Benefit | MPL - Medicine Price List | FR - Fedhealth Rate

Threshold Benefit

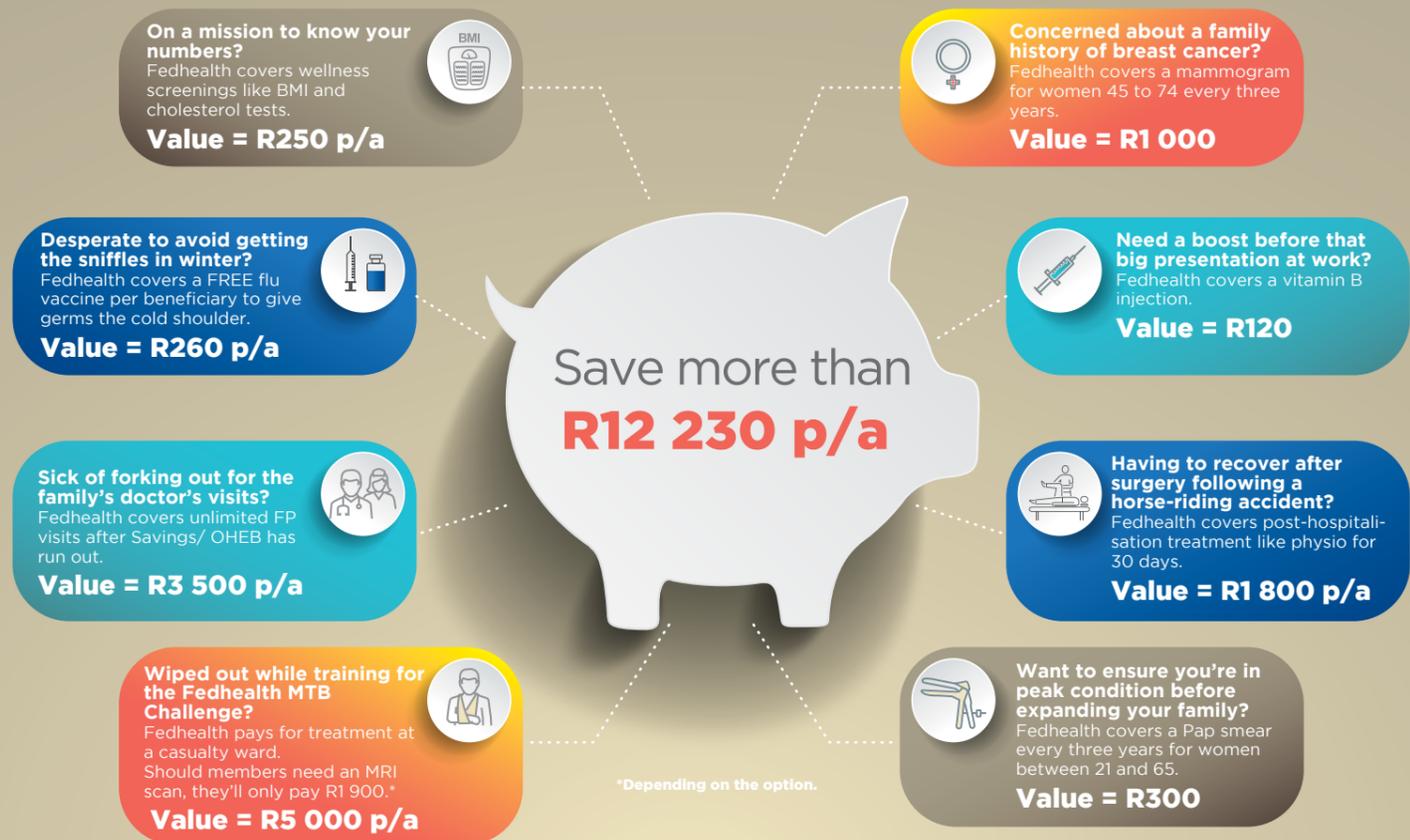
The Threshold Benefit pays for certain day-to-day expenses once your day-to-day benefits have been depleted and claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from member's day-to-day benefits and the member's own pocket through the year at the Fedhealth Rate and MPL. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 20% co-payment will apply to all claims paid from the Threshold Benefit on Maxima Standard and Standard^{Elect} and a 10% co-payment will apply to all claims paid from the Threshold Benefit on Maxima Exec. No co-payment will apply to FP and Specialist consultations in-network.

Maxima Standard^{Elect} Hospital Network

Hospital Name	Province	Town	Hospital Name	Province	Town
Life St Mary's Private Hospital	Eastern Cape	Umtata	Life Piet Retief Hospital	Mpumalanga	Piet Retief
Life Queenstown Private Hospital	Eastern Cape	Queenstown	Clinix Itokolle - Victoria Private Hospital	North West	Mafikeng
Riemland Clinic	Free State	Frankfort	Vryburg Private Hospital	Northern Cape	Vryburg
St Helena Hospital	Free State	Welkom	Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Botshilu Private Hospital	Gauteng	Soshanguve	Ceres Private Hospital	Western Cape	Ceres
Clinix Botshelong-Empilweni Private Hospital	Gauteng	Vosloorus	Bellville Medical Centre	Western Cape	Bellville
Clinix Naledi-Nkanyenzi Private Hospital	Gauteng	Sebokeng	Mitchell's Plain Medical Centre	Western Cape	Mitchell's Plain
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg			
Clinix Tshapo-Themba Private Hospital	Gauteng	Soweto			
Zamokhule Private Hospital	Gauteng	Tembisa			
Folateng Pretoria West Hospital	Gauteng	Pretoria West			
Folateng Helen Joseph Hospital	Gauteng	Auckland Park			
Folateng Sebokeng Hospital	Gauteng	Sebokeng			
Louis Pasteur Hospital	Gauteng	Pretoria			
Dr S K Matseke Memorial Hospital	Gauteng	Diepkloof			
La Verna Private Hospital	KwaZulu-Natal	Ladysmith			
Shifa Private Hospital	KwaZulu-Natal	Durban			
Zoutpansberg Private Hospital	Limpopo	Polokwane			
Mediclinic Tzaneen	Limpopo	Tzaneen			

MORE VALUE FOR OUR MEMBERS

By paying more from Risk than Savings, Fedhealth truly gives our members superb value for money. Here's just an example of the added value members on our **comprehensive options** can enjoy in a typical year...



02 | Saver Option Range

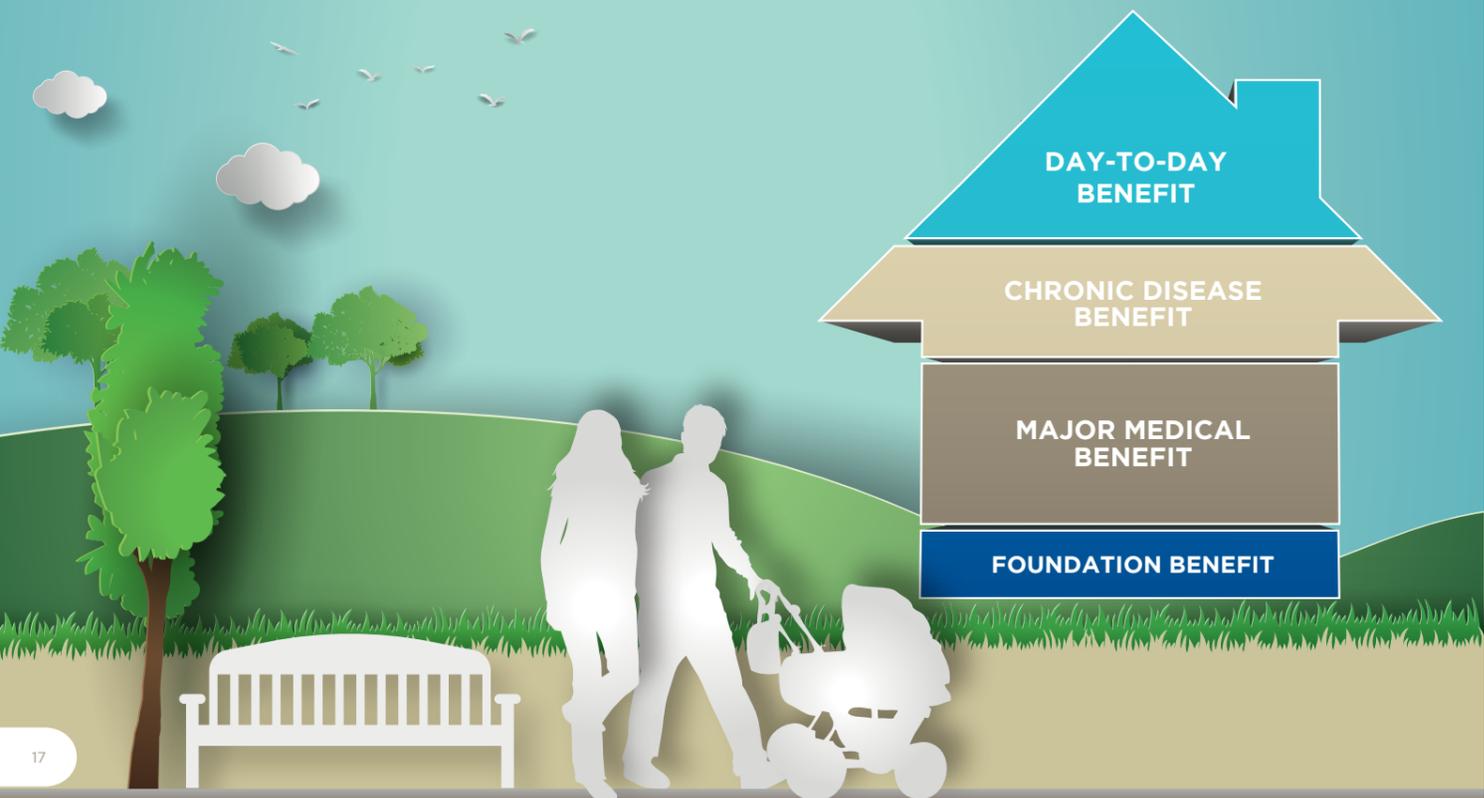
The perfect fit for families starting out

Fedhealth's saver options give members an excellent combination of hospital cover AND limited day-to-day spending, and are ideal for young families. They provide that little extra peace of mind that there will also be funds to see a doctor when Junior gets the sniffles, apart from top-notch hospital cover.

Fedhealth offers four saver options: Maxima Advanced, Maxima Basis, Maxima Saver, Maxima EntrySaver. On Maxima Advanced, Maxima Saver and Maxima Basis, members have access to unlimited hospitalisation at all private hospitals, whilst Maxima EntrySaver is our network hospital option.

In addition, members who choose our GRID options on Maxima Basis and Maxima Saver, will pay a lower monthly contribution by opting to use Fedhealth Network providers only.

Please refer to the next page for a summary of all the benefits offered by our saver options.



Quick Comparison

	Maxima Advanced			Maxima Basis *Maxima Basis ^{GRID}			Maxima Saver *Maxima Saver ^{GRID}			Maxima EntrySaver			Maxima Dynamic Saver		
Contributions	M R3 607	AD R3 138	CD R1 082	M R 2 722 R2 407	AD R2 374 R2 106	CD R826 R732	M R2 259 R2 003	AD R1 887 R1 678	CD R657 R584	M R1 759	AD R1 299	CD R565	M R1 133	AD R1 041	CD R381
Foundation Benefit	The Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits														
Hospitalisation	No overall annual limit			No overall annual limit*			No overall annual limit			No overall annual limit			Network hospitals only		
Network FPs and Specialists	Unlimited cover at cost with Fedhealth Network FPs and Specialists														
Non-network FPs	Up to 100% of Fedhealth Rate												Subject to Savings		
Non-network Specialists															
Other healthcare professionals	Up to 100% of Fedhealth Rate														
Oncology	R423 200			R264 500			R264 500			Unlimited at cost at PMB level of care			Unlimited at cost at PMB level of care		
Organ transplant	R423 200			R264 500			R264 500			Unlimited at cost at PMB level of care			Unlimited at cost at PMB level of care		
Renal dialysis	R423 200			R264 500			R264 500			Unlimited at cost at PMB level of care			Unlimited at cost at PMB level of care		
Specialised medication	R165 000			No benefit											
Chronic Disease Benefit	51 conditions. R4 480 per beneficiary. R8 060 per family			PMB chronic conditions only and subject to a restrictive formulary. Covers up to 100% of the Medicine Price List			PMB chronic conditions only and subject to a basic formulary. Covers up to 100% of the Medicine Price List			PMB chronic conditions only and subject to a basic formulary. Covers up to 100% of the Medicine Price List			PMB chronic conditions only and subject to a basic formulary. Covers up to 100% of the Medicine Price List		
Day-to-Day Benefit	R4 332 per principal member p.a.			R4 896 per principal member p.a.			R4 068 per principal member p.a.			R3 396 per principal member p.a.			R2 100 per principal member p.a.		
				Optometry - One consultation, one pair single vision or bifocal lenses per beneficiary and a frame valued at R193 per beneficiary every two years (Savings doesn't have to be depleted to use this Scheme benefit)											
				Maternity - Two 2D antenatal scans, antenatal classes, 12 antenatal or postnatal consultations and one amniocentesis per year once Savings has been depleted											
				Basic dentistry - Two annual dentist consultations per beneficiary (incl. scaling, polishing and fillings) at a Fedhealth Network dentist once Savings has been depleted						Basic preventative dentistry - Two annual dentist consultations per beneficiary (incl. scaling and polishing) at a Fedhealth Network dentist once Savings has been depleted					
				Unlimited FP visits at a nominated Fedhealth Network FP once Savings has been depleted											
Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R2 100 for non-PMB MRI/CT Scans is for the member's account									Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R2 800 for non-PMB MRI/CT Scans is for the member's account						

M - Member | AD - Adult Dependant | CD - Child Dependant

*Members on GRID options should note: Use Network Hospitals or a co-payment of R11 000 will apply.

Foundation Benefit

The Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits

Maxima Advanced

Maxima Basis
Maxima Basis^{GRID}

Maxima Saver
Maxima Saver^{GRID}

Maxima EntrySaver

Maxima Dynamic Saver

	BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY					
			Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver	
SCREENING BENEFIT	Women's Health Breast cancer screening with mammography	Women; ages 45 to 74	1 every 3 years					
	Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years					
	Children's Health Immunisation Programme (as per State EPI)	Birth to 12 years	✓	✓	✓	✓	No benefit	
	Cardiac Health Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years					
	Over 50s Pneumococcal vaccination	All lives; older than 65	1 per lifetime	N/A	N/A	N/A	N/A	
	Bone densitometry	Women; older than 65	1 per lifetime	N/A	N/A	N/A	N/A	
	Colorectal cancer screening (faecal occult blood test)	All lives; 50 to 75	1 every year	N/A	N/A	N/A	N/A	
	General Flu vaccination	All lives	1 every year					
	HIV finger prick test (by contracted wellness network provider)	All lives	1 every year					
	Health risk assessments Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year					
BIRTH & BABY BENEFIT	Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year					
	Fedhealth Baby maternity programme	All pregnant members and dependants	✓	✓	✓	✓	✓	
	Doula benefit R1 270 per delivery	All pregnant members and dependants	✓	✓	✓	✓	✓	
	Postnatal midwifery benefit	All pregnant members and dependants	4 consultations with a midwife in and out-of-hospital per pregnancy					
	Maternity benefit	All pregnant members and dependants	Subject to Savings	2 x 2D antenatal scans per year; Antenatal classes up to R1 000 by a midwife; a total of 12 ante- or postnatal consultations or a mix thereof, with a midwife, network gynaecologist or network FP, 1 amniocentesis. Subject to Savings then Risk	Subject to Savings			
	Infant hearing screening benefit 1 test with an audiologist up to Fedhealth Rate	Newborn up to 8 weeks	✓	✓	✓	✓	✓	
	Unlimited FP visits	All lives	No benefit	Unlimited consultations at a nominated Fedhealth Network FP once your current year's savings has run out			No benefit	
	Fedhealth Nurse Line	All lives	✓	✓	✓	✓	✓	
	Trauma counselling	All lives	✓	✓	✓	✓	✓	
	Emergency transport/response	All lives	✓	✓	✓	✓	✓	
EXTENDED CARE BENEFIT	Comprehensive managed care programmes Hospital benefit management, Aid for AIDS (AfA), Oncology disease management programme	All lives	✓	✓	✓	✓	✓	
	Active disease risk management programmes Conservative Back & Neck Rehabilitation Programme, Mental health programme, Weight management programme, Smoking cessation programme	All lives	✓	✓	✓	✓	Excluding Back and Neck Rehabilitation Programme	
	Post-hospitalisation treatment benefit	All lives	✓	✓	✓	✓	✓	
	Take-home medicine	All lives	✓	✓	✓	✓	✓	
	Specialised radiology In and out-of-hospital	All lives	Unlimited at Fedhealth Rate. First R2 100 for non-PMB MRI/CT Scans for member's account			Unlimited at Fedhealth Rate. First R2 800 for non-PMB MRI/CT Scans for member's account		

Maxima Advanced

Maxima Basis
Maxima Basis^{GRID}

Maxima Saver
Maxima Saver^{GRID}

Maxima EntrySaver

Maxima Dynamic Saver

	BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY					
			Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver	
EXTENDED CARE BENEFIT	Trauma treatment at a casualty ward	All lives	R550 co-payment per visit for non PMBs					
	Female contraception	All female lives	✓	✓	✓	✓	Oral and injectable contraceptives only	
	In-hospital dentistry	Children up to the age of seven	✓	✓	✓	No benefit		
	Dentistry (Basic)	All lives	Subject to Savings	Subject to Savings. Once Savings is depleted the following benefits will be paid from Risk: 2 annual consultations including scaling, polishing and fillings. Subject to a contracted list of dentists & limited to a list of approved procedures, dental tariff codes & protocols. Plastic dentures limited to one set per beneficiary every two years		Basic preventative dentistry - Two annual dentist consultations per beneficiary (incl. scaling and polishing) at a Fedhealth Network dentist once Savings has been depleted		Subject to Savings
	Optometry : frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, Readers and optometric examinations	All lives	Subject to Savings	Optical benefits provided by an Optical Network Provider payable from Risk. 1 comprehensive consultation, 1 pair single vision or bifocal lenses, frame (use Savings for enhanced frame) R193 every 24 months		Subject to Savings		

Major Medical Benefit

This table explains how hospitalisation costs are covered

Maxima Advanced

Maxima Basis
*Maxima Basis^{GRID}

Maxima Saver
*Maxima Saver^{GRID}

Maxima EntrySaver

Maxima Dynamic Saver

BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED				
	Maxima Advanced	Maxima Basis *Maxima Basis ^{GRID}	Maxima Saver *Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
Overall annual limit (OAL)	Unlimited			Unlimited at network hospitals only	
Healthcare Professional Tariff in hospital (HPT) Fedhealth Network FPs and Specialists	Covered at cost				
Non-Fedhealth Network FPs					Paid from Savings
Non-Fedhealth Network Specialists	Covered at 100% of FR				
Other Healthcare Professionals					Covered at 100% of FR
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 FPs, specialists, hospitals and DSPs where applicable				
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			Unlimited at negotiated tariff at network hospitals only	
Co-payments (per event) applicable on the hospital/facility bill only	Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate and you will have a co-payment should the healthcare professional charge more				
Non-network	No co-payment	R11 000 on Maxima Basis ^{GRID}	R11 000 on Maxima Saver ^{GRID}	R6 100	R11 000
Adenoidectomy	No co-payment		R5 900		
All open hernia repairs	No co-payment	R4 000		R5 900	
Arthroscopic procedures - other	R2 300	R7 500			
Back & neck pain procedures	No co-payment		R5 900		
Balloon sinuplasty	R4 000	No benefit			
Bunion procedures	No co-payment		R5 900		
Cataract surgery	No co-payment				
Colonoscopy, Upper GI endoscopy	R2 300	R4 000		R5 900	Unlimited at cost at PMB level of care
Diagnostic cystoscopy	No co-payment		R5 900		
Dental admissions	No co-payment		R5 900	No benefit	
Elective Caesarean sections	No co-payment		R5 900	R11 000	
Gastritis/ dyspepsia/ heartburn	No co-payment		R5 900		Unlimited at cost at PMB level of care

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | *ICON - Independent Clinical Oncology Network | DSP - Designated Service Provider | MPL - Medicine Price List
* For more information about the GRID options please see page 25

	Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED				
Arthroscopic procedures: hip & wrist	R2 300	R7 500		Unlimited at cost at PMB level of care	
Hysterectomy (unless for cancer)	No co-payment		R5 900	Unlimited at cost at PMB level of care	
Joint replacements					
Hip and knee with DSP*	No co-payment		Unlimited at cost at PMB level of care		
Hip and knee - voluntary non-use of DSP*	R25 000		Unlimited at cost at PMB level of care		
Other joint replacements and involuntary non-use of DSP* for hip and knee	R4 000	R5 900	Unlimited at cost at PMB level of care		
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	R4 000	R5 900		Unlimited at cost at PMB level of care	
Laparoscopic procedures					
Nasal procedures	No co-payment		R5 900	Unlimited at cost at PMB level of care	
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	R4 000	No benefit			
Skin biopsy and skin excision	No co-payment		R5 900	Unlimited at cost at PMB level of care	
Spinal surgery	R4 000**	R5 900**		Unlimited at cost at PMB level of care	
Surgical extraction of impacted wisdom teeth	R4 000		No benefit		
Tonsillectomy					
Under the age of 12	No co-payment		No co-payment		Unlimited at cost at PMB level of care
12 and over			R5 900		
Varicose vein procedure	No co-payment		R5 900		
Additional medical services (dietetics, occupational therapy and speech therapy)	In and out-of-hospital: subject to Savings				
Physical therapy (physiotherapy and biokinetics)	Subject to referral by a medical practitioner, pre-authorisation and treatment protocols				
Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff				
Sub-acute facilities, physical rehabilitation facilities	Unlimited at negotiated tariff	Unlimited at cost at PMB level of care			
Ambulance Services	Unlimited with Europ Assistance				
Appliances, external accessories and orthotics	In and out-of-hospital: subject to Savings				
Blood, blood equivalents and blood products	Unlimited				
Immune deficiency related to HIV infection	Unlimited (see HPT)				
Maternity Healthcare Professional Tariff in hospital (HPT)					
Fedhealth Network FPs and Specialists (eg. gynaecologists & paediatricians)	Covered at cost				
Non-Fedhealth Network FPs					Subject to Savings
Non-Fedhealth Network Specialists	Covered at Fedhealth Rate				
Other Healthcare Professionals					Covered at Fedhealth Rate
Postnatal midwifery	4 consultations with a midwife in and out-of-hospital per pregnancy				
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)				
- Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 000 on the hospital bill		No benefit		

* Must use ICPS or JointCare for non-PMB hip and knee joint replacements. Non-use of DSP will result in co-payment
 ** No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed

	Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED				
Emergency treatment in a casualty ward	Unlimited at Fedhealth Rate. Co-payment of R550 per visit for non PMBs				
Female Health Benefit: contraceptives	Unlimited at MPL				Oral and injectable contraception only subject to acute formulary
Oncology: Oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R423 200 at preferred provider* & subject to Level 2 treatment protocols. DSP* above limit	R264 500 at designated service provider* and subject to Level 1 treatment protocols. 40% co-payment for non-use of DSP	Covered up to PMB level of care at designated service provider* and subject to Level 1 treatment protocols. 40% co-payment for non-use of DSP		
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	R165 000 at cost	No benefit			
Organ transplant including immunosuppression medication	R423 200 (See HPT)	R264 500 (See HPT)	Unlimited at cost at PMB level of care		
Corneal graft	R19 700 per beneficiary	No benefit			
Pathology, radiology (general)	Unlimited at Fedhealth Rate				
Post-hospitalisation	Up to 30 days after discharge at Fedhealth Rate subject to protocols				
Prostheses Internal - Various sub-limits apply	This benefit does not include osseo-integrated implants for the purpose of replacing a missing tooth or teeth. Hip and knee bilateral replacements will be allowed for up to double the amount for a single hip and knee replacement.				
Detachable platinum coils	R50 600	R48 300	PMBs only Unlimited at cost at PMB level of care		
Cardiac stents	R47 700				
Cardiac valves	R42 400				
Cardiac pacemakers	R56 200				
Aorta Stent Grafts	R56 200	R55 700			
Carotid Stents	R20 400				
Peripheral Arterial Stent Grafts	R38 200				
Embolus Protection Devices	R50 600				
Shoulder replacement					
Elbow replacement					
Hip replacement					
Knee replacement	R45 100				
Bone lengthening devices					
Spinal plates and screws					
Other approved spinal implantable devices					
Total ankle replacement	See combined benefit limit for all unlisted internal prosthesis†	No benefit			
Intraocular lenses (per lens)	R3 100		Unlimited at cost at PMB level of care		
†Combined benefit limit for all unlisted internal prostheses	†R34 900	†R23 800			
External	R16 500 at cost	R11 100 at cost	R10 500 at cost	Unlimited at cost at PMB level of care	
Psychiatric Services: Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R27 900 (see HPT)	R23 900 (see HPT)	R22 600	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	R423 200 at Fedhealth Rate	R264 500 at Fedhealth Rate		Unlimited at cost at PMB level of care	
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	R165 000 at cost	No benefit			
Specialised radiology	Unlimited at the Fedhealth Rate. First R2 100 for non-PMB MRI/ CT scans for the member's account			Unlimited at the Fedhealth Rate. First R2 800 for non-PMB MRI/ CT scans for the member's account	
Spinal Surgery	No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed				Unlimited at cost at PMB level of care
Take-out medicines	7 days medication per hospital event at MPL				
Terminal care benefit	R29 500 at Fedhealth Rate				

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | *ICON - Independent Clinical Oncology Network | DSP - Designated Service Provider | MPL - Medicine Price List

Chronic Disease Benefit					
Your medication for approved chronic diseases is covered from this benefit					
	Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
Limit	R4 480 per beneficiary, subject to an overall limit of R8 060 per family per year	Prescribed Minimum Benefits only			
IN-BENEFIT					
Conditions covered	51 Chronic Conditions. See lists 1 & 2 below	25 Chronic Conditions. See list 1 below			
Formulary	Restrictive formulary		Basic formulary		
Preferred Provider	Medi-Rite, Dis-Chem, Clicks & Pharmacy Direct				
OUT-OF-BENEFIT (List 1 below)					
Formulary	Restrictive formulary	Out-of-benefit does not apply			
Preferred Provider	Medi-Rite, Dis-Chem, Clicks & Pharmacy Direct				
HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis					
Limit	Unlimited				

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network. The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/R25 is charged, the member will incur a co-payment.

LIST 1: PMB conditions (all options)	LIST 2: (Maxima Advanced)
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	Angina Ankylosing Spondylitis Anorexia Nervosa Attention Deficit Disorder (in children only) Barrett's Oesophagus Bulimia Nervosa Conn's Syndrome Cushing's Syndrome Deep Vein Thrombosis Depression Dermatomyositis Gastro-Oesophageal Reflux Disease Generalised Anxiety Disorder Narcolepsy Obsessive Compulsive Disorder Panic Disorder Paraplegia/ Quadriplegia (associated medicine) Polyarteritis Nodosa Post-Traumatic Stress Syndrome Pulmonary Interstitial Fibrosis Scleroderma Thromboangitis Obliterans Thrombocytopenic Purpura Tourette's Syndrome Valvular Heart Disease Zollinger-Ellison Syndrome

Day-to-Day Benefit					
Day-to-day expenses are covered from available funds in your Savings Account					
	Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED				
Appliances, external accessories and orthotics: Hearing aids, wheelchairs etc	Subject to Savings				
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Subject to Savings				
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	Subject to Savings				

* Private nursing that falls outside the Alternatives to Hospitalisation Benefit

	Maxima Advanced	Maxima Basis Maxima Basis ^{GRID}	Maxima Saver Maxima Saver ^{GRID}	Maxima EntrySaver	Maxima Dynamic Saver
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED				
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	Subject to Savings				
Dentistry (Basic)	Subject to Savings	Subject to Savings. Once Savings is depleted the following benefits will be paid from Risk: 2 annual consults per beneficiary incl. scaling & polishing. Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years	Subject to savings. Once savings is depleted the following benefits will be paid from risk: 2 annual consultations per beneficiary incl. scaling and polishing. Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols.	Subject to Savings	
Radiology (general) and Pathology	Subject to Savings				
Family Practitioners					
Fedhealth Network FPs	Subject to Savings	Subject to Savings. Unlimited FP visits at nominated Fedhealth Network FP once Savings is depleted. Use of non-nominated FP limited to two visits per beneficiary per year at a network FP (referred to as out-of-area). Limited to 2 mental health consultations per beneficiary per year			Subject to Savings at a nominated FP
Non-Fedhealth Network FPs	Subject to Savings				
Maternity benefit	Subject to Savings	Subject to Savings. Once Savings is depleted the following benefits will be paid from Risk: 2 x 2D antenatal scans per year; Antenatal classes up to R1 000 by a midwife; a total of 12 ante-or postnatal consultations or a mix thereof with a midwife, network gynaecologist or network FP, 1 amniocentesis. All benefits and limits are per year	Subject to Savings		
Optometry	Subject to Savings	Optical benefits provided by an Optical Network Provider payable from Risk. 1 comprehensive consultation pb, 1 pair single vision or bifocal lenses pb, frame pb (use savings for enhanced frame) R193 pb every 24 months	Subject to Savings		
Over-the-counter medication	Subject to Savings				
Physical therapy: Biokinetics, chiropractics and physiotherapy	Subject to Savings				
Prescribed medication	Subject to Savings				
Specialised Radiology	Paid from the Major Medical Benefit if pre-authorized. First R2 100 for non-PMB MRI/CT scans is for the member's account		Paid from the Major Medical Benefit if pre-authorized. First R2 800 for non-PMB MRI/CT scans for member's account		
Specialists (Network FP referral required for consultations (including PMB conditions) to be paid from risk benefits)					
Fedhealth Network Specialists	Subject to Savings. If referral is not obtained there will be a 40% co-payment				
Non-Fedhealth Network Specialists	Subject to Savings. If referral is not obtained there will be a 40% co-payment				

Maxima Saver GRID options

Pay up to 10% less by opting to use network hospitals only!

There's nothing like having the freedom of choice. That's why Fedhealth gives members a choice between regular and 'GRID' options on Maxima Basis and Maxima Saver.

This provides members with the opportunity to choose between regular and network hospitals – or hospitals on the Fedhealth GRID – on selected options. By choosing a GRID option, members enjoy all the same great benefits of the regular option, **but only use our approved network hospitals. In return, they benefit from a lower monthly contribution, which can be up to 10% less than the normal contribution!**

GRID options are for those members who don't mind using a network hospital, especially since there are so many excellent network hospitals conveniently located around the country. Refer to page 27-30 to see the complete list of Fedhealth network hospitals.

Our GRID options give Fedhealth members the freedom to choose and protect their pockets!

Members on GRID options should note:



NETWORK HOSPITALS ONLY!

Or a co-payment of **R11 000** will apply

Refer to the list of Fedhealth network hospitals on page 27-30

Just see how much your clients can SAVE by choosing the GRID option!

Maxima Basis				
	Risk	+	Savings	= TOTAL
Member	2 314		408	2 722
Adult Dependand	2 018		356	2 374
Child Dependand	702		124	826

Maxima Basis ^{GRID}				
	Risk	+	Savings	= TOTAL
Member	2 046		361	2 407
Adult Dependand	1 790		316	2 106
Child Dependand	622		110	732

Maxima Saver				
	Risk	+	Savings	= TOTAL
Member	1 920		339	2 259
Adult Dependand	1 604		283	1 887
Child Dependand	558		99	657

Maxima Saver ^{GRID}				
	Risk	+	Savings	= TOTAL
Member	1 702		301	2 003
Adult Dependand	1 426		252	1 678
Child Dependand	496		88	584

MORE VALUE FOR OUR MEMBERS

By paying more from Risk than Savings, Fedhealth truly gives our members superb value for money. Here's just an example of the added value members on our **saver options** can enjoy in a typical year...

Concerned about a family history of breast cancer?
Fedhealth covers a mammogram for women 45 to 74 every three years.

Value = R1 000



Desperate to avoid getting the sniffles in winter?
Fedhealth covers a FREE flu vaccine per beneficiary to give germs the cold shoulder.

Value = R65 p/a

Want to ensure you're in peak condition before trying for a baby?

Fedhealth covers a Pap smear every three years for women between 21 and 65.

Value = R300



On a mission to know your numbers?

Fedhealth covers wellness screenings like BMI and cholesterol tests.

Value = R500 p/a

Just found out you're pregnant?

Fedhealth covers 12 antenatal visits with a gynaecologist, family practitioner or midwife as well as two 2D scans on Maxmia Basis.

Value = R5 400 p/a



Sick of forking out for the family's doctor's visits?

Fedhealth covers unlimited FP visits after Savings has run out.*

Value = R2 100 p/a

Looking forward to a little pampering before Baby arrives?

The Fedhealth Baby Programme gives expectant Moms a fully stocked baby bag.

Value = R1 000 p/a



Need to stretch the budget to cover baby expenses?

Fedhealth offers great discounts through the online Baby Mall – available through the member portal.

Value = R500 p/a

Save more than **R15 000 p/a**

Ready to flash those pearly whites on the pregnancy photo shoot?

Fedhealth pays for two dentist's consultations per beneficiary per year.*

Value = R1 600 p/a



Want to ensure Baby reaches her monthly milestones?

Fedhealth covers an emotional and physical development programme for babies.

Value = R450 p/a

Want to give Baby the best start in life?

Fedhealth covers a newborn hearing test up to the age of 8 weeks.

Value = R250 p/a



Worried about all the nasty diseases toddlers can pick up?

Fedhealth covers childhood immunisations as per the State EPI.

Value = R5 000 p/a

*Depending on the option.

Maxima Saver Option Range - Network Hospitals
Maxima Basis^{GRID}, Maxima Saver^{GRID}, Maxima EntrySaver and Maxima Dynamic Saver

HOSPITAL NAME	PROVINCE	TOWN
Life Beacon Bay Hospital	Eastern Cape	East London
Life St James Hospital	Eastern Cape	East London
Greenacres Hospital	Eastern Cape	Greenacres
Port Alfred Hospital	Eastern Cape	Port Alfred
Settlers Hospital	Eastern Cape	Grahamstown
East London Eye Hospital	Eastern Cape	East London
Matatiele Private Hospital	Eastern Cape	Matatiele
Cuyler Clinic	Eastern Cape	Uitenhage
Mthatha Private Hospital	Eastern Cape	Mthatha
Pelonomi Private Hospital	Free State	Bloemfontein
Universitas Private Hospital	Free State	Bloemfontein
Vaalpark Hospital	Free State	Sasolburg
Riemland Clinic	Free State	Frankfort
Cairnhall Hospital	Free State	Bloemfontein
Kroon Hospital	Free State	Kroonstad
St Helena Hospital	Free State	Welkom
Clinix Botsheleong - Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Dr SK Matseke Memorial Hospital	Gauteng	Soweto
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Clinix Tshepo - Themba Private Hospital	Gauteng	Dobsonville
Akasia Hospital	Gauteng	Akasia
Bougainville Hospital	Gauteng	Daspoort
Clinton Hospital	Gauteng	Alberton
Femina Hospital	Gauteng	Arcadia
Garden City Hospital	Gauteng	Mayfair West
Jakaranda Hospital	Gauteng	Muckleneuk
Krugersdorp Hospital	Gauteng	Krugersdorp
Linksfeld Hospital	Gauteng	Linksfeld West
Linkwood Hospital	Gauteng	Linksfeld West
Linmed Hospital	Gauteng	Benoni
Milpark Hospital	Gauteng	Parktown West
Montana Hospital	Gauteng	Montana Park
Moot Algemene Hospital	Gauteng	Rietfontein
Mulbarton Hospital	Gauteng	Mulbarton
N17 Hospital	Gauteng	Springs
Olivedale Hospital	Gauteng	Olivedale
Optiklin Hospital	Gauteng	Benoni
Park Lane Hospital	Gauteng	Parktown
Pinehaven Hospital	Gauteng	Krugersdorp
Pretoria East Hospital	Gauteng	Moreleta Park
Rosebank Hospital	Gauteng	Rosebank
Sunward Park Hospital	Gauteng	Boksburg
Union Hospital	Gauteng	Alberton
Unitas Hospital	Gauteng	Centurion
Waterfall City Hospital	Gauteng	Midrand
Arwyp Medical Centre	Gauteng	Kempton Park
Botshilu Private Hospital	Gauteng	Soshanguve
Lakeview Hospital	Gauteng	Benoni
Lenmed Health Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Daxina Private Hospital	Gauteng	Lenasia
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lenmed Health Zamokuhle Private Hospital	Gauteng	Tembisa
Louis Pasteur Private Hospital	Gauteng	Pretoria
Medfem Clinic	Gauteng	Bryanston
Urolocare Hospital	Gauteng	Hatfield
Zuid-Afrikaanse Hospitaal	Gauteng	Pretoria
Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Cormed Clinic	Gauteng	Vanderbijlpark

Maxima Saver Option Range - Network Hospitals
Maxima Basis^{GRID}, Maxima Saver^{GRID}, Maxima EntrySaver and Maxima Dynamic Saver

HOSPITAL NAME	PROVINCE	TOWN
Midvaal Private Hospital	Gauteng	Vereeniging
Kingsway Hospital	KwaZulu-Natal	Amazintoti
Parklands Hospital	KwaZulu-Natal	Overport
St Augustine's Hospital	KwaZulu-Natal	Durban
Umhlanga Hospital	KwaZulu-Natal	uMhlanga Rocks
Ethekwini Hospital And Heart Centre	KwaZulu-Natal	Durban
Gateway Private Hospital	KwaZulu-Natal	Umhlanga Rocks
Hillcrest Private Hospital	KwaZulu-Natal	Hillcrest
Lenmed Health Shifa Private Hospital	KwaZulu-Natal	Mayville
Alberlito Hospital	KwaZulu-Natal	Ballito
Hibiscus Hospital	KwaZulu-Natal	Port Shepstone
La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Margate Private Hospital	KwaZulu-Natal	Margate
St Anne's Hospital	KwaZulu-Natal	Pietermaritzburg
The Bay Hospital	KwaZulu-Natal	Richards Bay
Kokstad private Hospital	KwaZulu-Natal	Kokstad
Ahmed Al-Kadi Private Hospital	KwaZulu-Natal	Overport
Pholoso Hospital	Limpopo	Polokwane
Quality Care Private Hospital	Limpopo	Louis Trichardt
Zoutpansberg Private Hospital	Limpopo	Louis Trichardt
St Vincents Hospital	Limpopo	Bela-Bela
Emalaheni Private Hospital	Mpumalanga	Witbank
Kiaat Private Hospital	Mpumalanga	Nelspruit
Lowveld Hospital	Mpumalanga	Nelspruit
Nelspruit Surgiclinic Private Hospital	Mpumalanga	Nelspruit
Mediclinic Ermelo	Mpumalanga	Ermelo
Ferncrest Hospital	North West	Rustenburg
Fochville Hospital	North West	Fochville
The Fountain Private Hospital	North West	Carletonville
Mooimed Private Hospital	North West	Potchefstroom
Rustenburg Medi Care Hospital	North West	Rustenburg
Sunningdale Hospital	North West	Klerksdorp
Vryburg Private Hospital	North West	Vryburg
Wilmed Park Private Hospital	North West	Klerksdorp
Clinix Victoria Private Hospital	North West	Mafikeng
Jane Keyser Clinic	Northern Cape	Hartswater
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Mediclinic Kimberley	Northern Cape	Kimberley
The Royal Hospital and Heart	Northern Cape	Kimberley
Mediclinic Gariep*	Northern Cape	Kimberley
Mediclinic Upington*	Northern Cape	Upington
Life Bay View Hospital	Western Cape	Mossel Bay
Life West Coast Private Hospital	Western Cape	Vredenburg
Blaauwberg Hospital	Western Cape	Sunningdale
Ceres Hospital	Western Cape	Ceres
Christiaan Barnard Memorial Hospital	Western Cape	Cape Town
Kuils River Hospital	Western Cape	Kuils River
N1 City Hospital	Western Cape	Goodwood
Bellville Medical Centre	Western Cape	Bellville
Busamed Paardevlei Private Hospital	Western Cape	Somerset West
Cape Eye Institute	Western Cape	Bellville
Gatesville Medical Centre	Western Cape	Gatesville
Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Tokai Medical Centre	Western Cape	Tokai
Rondebosch Medical Centre	Western Cape	Lansdowne

* Not applicable to Maxima Basis^{GRID} or Maxima Saver^{GRID}

Maxima Saver Option Range - Network Day Clinics
Maxima Basis^{GRID}, Maxima Saver^{GRID}, Maxima EntrySaver and Maxima Dynamic Saver

HOSPITAL NAME	PROVINCE	TOWN
Med Forum Theatre	Eastern Cape	Port Elizabeth
Bethlehem Medical Centre Day Theatre	Free State	Bethlehem
Citymed Day Theatre	Free State	Bloemfontein
Cure Day Clinics - Bloemfontein	Free State	Bloemfontein
Welkom Medical Centre	Free State	Welkom
Boksburg Medical and Dental Centre	Gauteng	Boksburg
Constantia Clinic	Gauteng	Florida
Constantia Park Medical and Dental Centre	Gauteng	Garsfontein
Germiston Medical and Dental Centre	Gauteng	Germiston
Silverton Medical and Dental Theatre	Gauteng	Pretoria
The Berg Day Theatre	Gauteng	Bergbron
Protea Clinic	Gauteng	Krugersdorp
Advanced Groenkloof Day Hospital	Gauteng	Groenkloof
Medgate Day Hospital	Gauteng	Roodepoort
Advanced Soweto Eye Hospital	Gauteng	Soweto
Birchmed Surgical Centre	Gauteng	Kempton Park
Centre For Gynaecological Endoscopy	Gauteng	Morningside
Centre Of Advanced Medicine	Gauteng	Waverly
Centurion Eye Hospital	Gauteng	Centurion
Cure Day Clinics - Erasmuskloof	Gauteng	Erasmuskloof
Cure Day Clinics - Fourways	Gauteng	Fourways
Medkin Clinic	Gauteng	Pretoria
Cure Day Clinics - Midstream	Gauteng	Midstream
Edenvale Day Clinic	Gauteng	Edenvale
Ekurhuleni Surgiklin Day Clinic	Gauteng	Kempton Park
Fordsburg Day Clinic	Gauteng	Fordsburg
Intercare Day Hospital - Hazeldean	Gauteng	Silverlakes
Intercare Day Hospital - Irene	Gauteng	Irene
Sandton Day Clinic	Gauteng	Sandton
Johannesburg Eye Hospital	Gauteng	Randburg
Kilnerpark Narkokliniek	Gauteng	Pretoria
Mayo Clinic	Gauteng	Roodepoort
Ocumed Eye And Laser Institute	Gauteng	Vanderbijlpark
Optimed Clinic	Gauteng	Johannesburg
Sandhurst Eye Centre	Gauteng	Sandton
Dr Nilesh Dayha Inc	Gauteng	Benoni
Twenty Twenty Eye Surgery Centre	Gauteng	Mulbarton
Visiclin Eye Clinic	Gauteng	Three Rivers
Visiomed Eye And Laser Centre	Gauteng	Randburg
Netcare Rehabilitation Hospital	Gauteng	Auckland Park
Umhlanga Eye Institute	KwaZulu-Natal	Umhlanga
Bluff Medical and Dental Centre	KwaZulu-Natal	Bluff
Malvern Medical and Dental Centre	KwaZulu-Natal	Malvern
Pinetown Medical and Dental Centre	KwaZulu-Natal	Pinetown
Westridge Surgical	KwaZulu-Natal	West Ridge
Howick Day Clinic	KwaZulu-Natal	Howick
KZN Day Clinic	KwaZulu-Natal	Umhlanga
Lorne Street Anaesthetic Clinic	KwaZulu-Natal	Durban
Shelly Beach Day Clinic	KwaZulu-Natal	Shelly Beach
Durban Eye Hospital	KwaZulu-Natal	Durban
Emalaheni Day Hospital	Mpumalanga	Witbank
Highveld Eye Hospital	Mpumalanga	Witbank
Potchefstroom Medical and Dental Centre	North West	Potchefstroom
Rustenburg Private Eye Clinic	North West	Rustenburg
Medi-Harts Day Clinic	Northern Cape	Hartswater
Kimberley Narco Clinic	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Upington
Kraaifontein Medical and Dental Centre	Western Cape	Kraaifontein

Maxima Saver Option Range - Network Day Clinics
Maxima Basis^{GRID}, Maxima Saver^{GRID}, Maxima EntrySaver and Maxima Dynamic Saver

HOSPITAL NAME	PROVINCE	TOWN
Monte Vista Clinic	Western Cape	Monte Vista
Parow Medical and Dental Centre	Western Cape	Parow
Tokai Medical and Dental Centre	Western Cape	Tokai
Advanced Knysna Surgical Centre	Western Cape	Knysna
Advanced Panorama Surgical Centre	Western Cape	Panorama
Advanced Vergelegen Surgical Centre	Western Cape	Somerset West
Advanced Worcester Surgical Clinic	Western Cape	Worcester
Cape Dental Theatres	Western Cape	Wynberg
Cure Day Clinics - Bellville	Western Cape	Parow
Cure Day Clinics - Somerset West	Western Cape	Somerset West
Cure Day Clinics - St Stephens Paarl	Western Cape	Paarl
Driftwood Clinic	Western Cape	Constantia
George Surgical Centre	Western Cape	George
Intercare Day Hospital - Century City	Western Cape	Century City
Kango Clinic (Kannaland Medical Clinic)	Western Cape	Oudtshoorn
The Surgical Institute	Western Cape	Durbanville
Themani Theatres	Western Cape	Khayelitsha
Vidamed Day Hospital	Western Cape	Mossel Bay
Wesfleur Private Clinic	Western Cape	Atlantis
Advanced Durbanville Surgical Centre	Western Cape	Durbanville
Alchimia Clinic	Western Cape	Gardens
Hermanus Day Hospital	Western Cape	Hermanus

03 | Hospital Option Range

A safety net that keeps members protected

When accidents and illness strike, or a new life is about to enter the family, it pays to be prepared by having appropriate hospital cover.

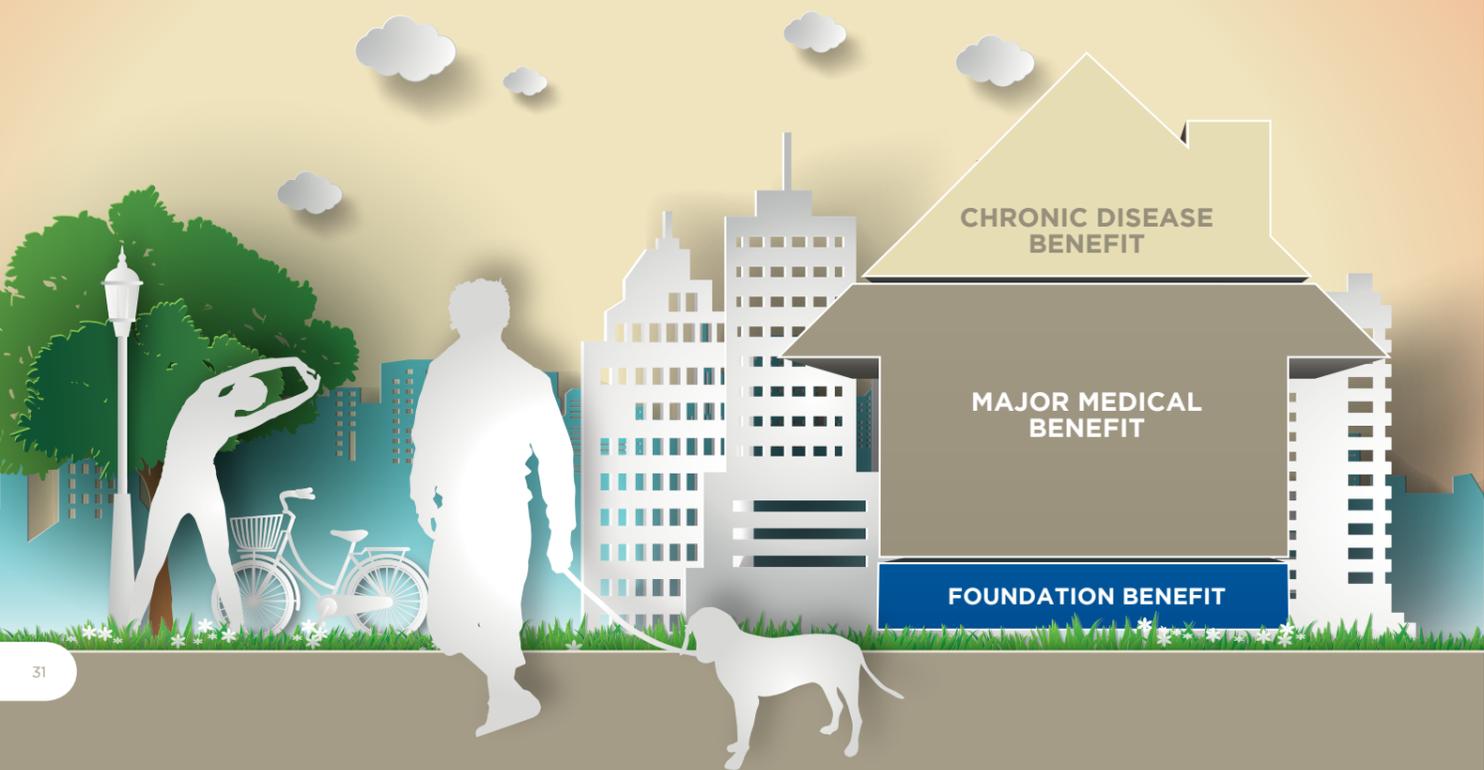
Our hospital plans can take care of members and their loved ones, with unlimited private hospitalisation at either private or Fedhealth Network hospitals, and chronic medication cover for 25 chronic conditions.

Fedhealth offers two hospital plans: Maxima Core and Maxima EntryZone.

On Maxima Core, members have access to unlimited hospitalisation at all private hospitals, whilst Maxima EntryZone offers unlimited hospitalisation at Fedhealth Network hospitals only.

In addition, members who choose our GRID option on Maxima Core, will pay a lower monthly contribution by opting to use Fedhealth Network providers only.

Please refer to the next page for a summary of all the benefits offered by our hospital plans.



Quick Comparison

		Maxima Core *Maxima Core ^{GRID}			Maxima EntryZone		
Contributions		M R2 082 R1 838	AD R1 806 R1 596	CD R732 R646	M R1 424	AD R1 088	CD R482
Foundation Benefit		The option-dependent Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits					
Major Medical Benefit	Hospitalisation	No overall annual limit			No overall annual limit Network hospitals only		
	Network FPs and Specialists	Unlimited cover at cost with Fedhealth Network FPs and Specialists					
	Non-network FPs	Up to 100% of Fedhealth Rate					
	Non-network Specialists	Up to 100% of Fedhealth Rate					
	Other healthcare professionals	Up to 100% of Fedhealth Rate					
	Oncology	R264 500			Unlimited at cost at PMB level of care		
	Organ transplant	R264 500			Unlimited at cost at PMB level of care		
	Renal dialysis	R264 500			Unlimited at cost at PMB level of care		
Specialised medication	No benefit						
Chronic Disease Benefit		PMB chronic conditions only and subject to a restrictive formulary. Covers up to 100% of the Medicine Price List			PMB chronic conditions only and subject to a basic formulary. Covers up to 100% of the Medicine Price List		
Day-to-Day Benefit		<p>No Day-to-Day Benefit</p> <p>PMB level of care applies at the designated pharmacy providers, FP Network and Specialist Network only</p>					
		Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. Unlimited at Fedhealth Rate. First R2 100 for non-PMB MRI/CT Scans is for the member's account			Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. Unlimited at Fedhealth Rate. First R2 800 for non-PMB MRI/CT Scans is for the member's account		

M - Member | AD - Adult Dependant | CD - Child Dependant

Foundation Benefit

The option-dependent Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits

Maxima Core
*Maxima Core^{GRID}

Maxima EntryZone

	BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY	
SCREENING BENEFIT	Women's Health Breast cancer screening with mammography	Women; ages 45 to 74	1 every 3 years	
	Cervical cancer screening	Women; ages 21 to 65	1 every 3 years	
	Children's Health Immunisation Programme (as per State EPI)	Birth to 12 years	✓	✓
	Cardiac Health Cholesterol screening (full lipogram)	All lives; aged 20 and older	1 every 5 years	
	General Family practitioner consultation (in network only)	All lives	1 every year	
	Flu vaccination	All lives	1 every year	
	HIV finger prick test (by contracted wellness network provider)	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 by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year	
	BIRTH & BABY BENEFIT	Fedhealth Baby maternity programme	All pregnant members and dependants	✓
Doula benefit R1 270 per delivery		All pregnant members and dependants	✓	✓
Postnatal midwifery benefit 4 consultations with a midwife in and out-of-hospital per pregnancy		All pregnant members and dependants	✓	✓
Infant hearing screening benefit 1 test with an audiologist up to Fedhealth Rate		Newborn up to 8 weeks	✓	✓
EXTENDED CARE BENEFIT	Fedhealth Nurse Line	All lives	✓	✓
	Trauma counselling	All lives	✓	✓
	Emergency transport/response	All lives	✓	✓
	Comprehensive managed care programmes Hospital benefit management, Aid for AIDS (AFA), Oncology disease management programme			
	Active disease risk management programmes Conservative Back & Neck Rehabilitation, Mental Health Programme, Weight management programme, Smoking cessation programme	All lives	✓	✓
	Post-hospitalisation treatment	All lives	✓	✓
	Take-home medicine benefit	All lives	✓	✓
	Specialised radiology benefit In and out-of-hospital	All lives	Unlimited at Fedhealth Rate. First R2 100 for non-PMB MRI/CT scans for member's account	Unlimited at Fedhealth Rate. First R2 800 for non-PMB MRI/CT scans for member's account
	Trauma treatment at a casualty ward	All lives	Unlimited at 100% of Fedhealth rate. Co-payment of R550 per visit for non PMBs	
	Female contraception benefit	All female lives	Oral and injectible contraceptives subject to the acute formulary	
In-hospital dentistry benefit	Children up to the age of seven	✓	No benefit	

Major Medical Benefit

This table explains how hospitalisation costs are covered

Maxima Core
*Maxima Core^{GRID}

Maxima EntryZone

BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED	
Overall annual limit (OAL)	Unlimited	Unlimited at network hospitals only
Healthcare Professional Tariff in hospital (HPT)		
Fedhealth Network FPs and Specialists	Covered at cost	
Non-Fedhealth Network FPs	Covered at Fedhealth Rate	
Non-Fedhealth Network Specialists	Covered at Fedhealth Rate	
Other Healthcare Professionals	Covered at Fedhealth Rate	
Prescribed Minimum Benefits (PMB): Treatment for PMB conditions can be funded in two ways: Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate and you will have a co-payment should the healthcare professional charge more	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network FPs, Specialists, Hospitals and DSPs where applicable	
Hospitalisation costs: Accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited	Unlimited at negotiated tariff at network hospitals only
Co-payments (per event) applicable on the hospital/ facility bill only		
Non-network	R11 000 on MaximaCore ^{GRID}	R6 100
Adenoidectomy	No co-payment	R5 900
All open hernia repairs	R4 000	
Arthroscopic procedures - other	R7 500	
Back & neck pain procedures	No co-payment	R5 900
Balloon sinuplasty	No benefit	
Bunion procedures	No co-payment	
Colonoscopy, Upper GI endoscopy	R4 000	R5 900
Diagnostic cystoscopy		
Dental admissions	No co-payment	No benefit
Elective caesarean sections		R11 000
Gastritis/ dyspepsia/ heartburn		R5 900
Arthroscopic procedures: Hip	R7 500	No benefit
Arthroscopic procedures: Wrist		Unlimited at cost at PMB level of care
Hysterectomy (unless for cancer)	R4 000	R5 900
Joint replacements		
Hip and knee with DSP*	No co-payment	Unlimited at cost at PMB level of care
Hip and knee - voluntary non-use of DSP*	R25 000	
Other joint replacements and involuntary non-use of DSP* for hip and knee	R5 900	
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/toupey hernia repairs only)	R5 900	
Laparoscopic procedures	No co-payment	R5 900
Nasal procedures	No benefit	
Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year)	No benefit	
Skin biopsy and skin excision	No co-payment	R5 900
Spinal surgery	R5 900**	
Surgical extraction of impacted wisdom teeth	R4 000	No benefit
Tonsillectomy		
Under the age of 12	No co-payment	No co-payment
12 and over		R5 900
Varicose vein procedure	R4 000	R5 900
Additional medical services (dietetics, occupational therapy and speech therapy)	Unlimited at cost up to PMB level of care	
Physical therapy (physiotherapy and biokinetics)	Subject to referral by a medical practitioner, pre-authorisation and treatment protocols	
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	
Ambulance Services	Unlimited with Europ Assistance	
Appliances, external accessories and orthotics	Unlimited at cost up to PMB level of care	
Blood, blood equivalents and blood products	Unlimited	
Immune deficiency related to HIV infection	Unlimited (see HPT)	

* Must use ICPS or JointCare for non-PMB hip and knee joint replacements. Non-use of DSP will result in co-payment
** No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed

Major Medical Benefit			
This table explains how hospitalisation costs are covered			
	Maxima Core *Maxima Core ^{GRID}	Maxima EntryZone	
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED		
Maternity			
Healthcare Professional Tariff in hospital (HPT)	Covered at cost		
Fedhealth Network FPs and Specialists (eg. gynaecologists & paediatricians)			
Non-Fedhealth Network FPs			
Non-Fedhealth Network Specialists	Covered at Fedhealth Rate		
Other Healthcare Professionals			
Postnatal midwifery benefit	4 consultations with a midwife in and out-of-hospital per pregnancy		
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)		
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R4 000 on the hospital bill	No benefit	
Emergency treatment in a casualty ward	Unlimited at 100% of Fedhealth Rate. Co-payment of R550 per visit for non PMBs		
Female Health Benefit: Contraceptives	Oral and injectable contraceptives only subject to acute formulary		
Oncology: Oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R264 500 at designated service provider* & subject to Level 1 treatment protocols. 40% co-payment for non-use of DSP	Unlimited at cost up to PMB level of care at designated service provider* and subject to Level 1 treatment protocols. 40% co-payment for non-use of DSP	
Specialised Medication	No benefit		
Organ transplant including immunosuppression medication	R264 500 (See HPT)	Unlimited at cost up to PMB level of care	
Corneal graft	No benefit		
Pathology, radiology (general)	Unlimited at Fedhealth Rate		
Post-hospitalisation benefit	Up to 30 days after discharge at Fedhealth Rate. Subject to protocols		
Prostheses	This benefit does not include osseo-integrated implants for the purpose of replacing a missing tooth or teeth. Hip and knee bilateral replacements will be allowed for up to double the amount for a single hip and knee replacement		
Internal - Various sub-limits apply			
Detachable platinum coils	R48 300	Unlimited at cost at PMB level of care	
Cardiac stents	Unlimited at cost up to PMB level of care		
Cardiac valves			
Cardiac pacemakers			
Aorta Stent Grafts			R55 700
Carotid Stents			
Peripheral Arterial Stent Grafts			
Emboloc Protection Devices			
Shoulder replacement			
Elbow replacement			
Hip replacement		See combined benefit limit for all unlisted internal prostheses†	
Knee replacement			
Bone lengthening devices			
Spinal plates and screws			
Other approved spinal implantable devices			
Intraocular lenses (per lens)	R3 100		
†Combined benefit limit for all unlisted internal prostheses	†R23 800		
Prostheses			
External	R11 100 at cost		Unlimited at cost at PMB level of care
Psychiatric Services: Accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R23 900 (See HPT)		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	R264 500 at Fedhealth Rate	Unlimited at cost at PMB level of care	
Specialised Medication (eg. biologicals) Benefit (oncology & non-oncology)	No benefit		
Specialised radiology	Unlimited at the Fedhealth Rate. First R2 100 for non-PMB MRI/ CT scans for the member's account	Unlimited at the Fedhealth Rate. First R2 800 for non-PMB MRI/ CT scans for the member's account	
Spinal surgery	No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed		
Take-out medicines	7 days medication per hospital event at MPL		
Terminal care benefit	R29 500 at Fedhealth Rate		

*Designated Service Provider (DSP) is ICON - Independent Clinical Oncology Network | **FR** - Fedhealth Rate | **MPL** - Medicine Price List

Chronic Disease Benefit		
Your medication for approved chronic diseases is covered from this benefit		
	Maxima Core *Maxima Core ^{GRID}	Maxima EntryZone
Limit	Prescribed Minimum Benefits only	
Conditions covered	25 Chronic Conditions below	
Formulary	Restrictive formulary	Basic formulary
Preferred Provider	Medi-Rite, Dis-Chem, Clicks & Pharmacy Direct	
	HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis	
Limit	Unlimited	

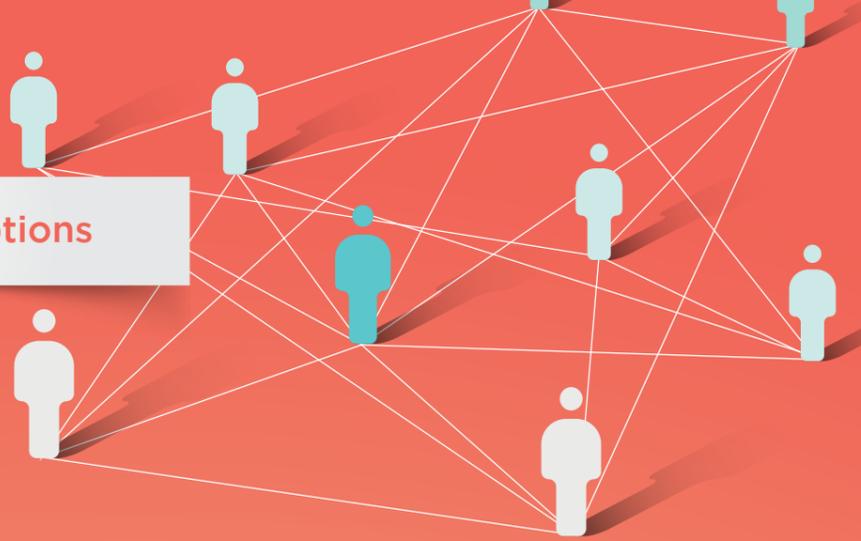
Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network. The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/R25 is charged, the member will incur a co-payment.

The following 25 chronic conditions are covered (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 & 2 Dysrhythmias Epilepsy Glaucoma Haemophilia Hyperlipidaemia Hypertension	Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus Ulcerative Colitis

Day-to-Day Benefit		
	Maxima Core *Maxima Core ^{GRID}	Maxima EntryZone
BENEFIT		
Appliances, external accessories and orthotics: Hearing aids, wheelchairs etc	Unlimited at cost at PMB level of care at specialist network, FP network and designated pharmacy provider only	
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)		
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthotics, podiatry, private nursing*, psychologists, social workers, speech therapy		
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		
Dentistry (Basic)		
Biokinetics, Chiropractics, Dentistry (Basic), Radiology (general), Pathology and Physiotherapy		
Family Practitioners Fedhealth Network FPs Non-Fedhealth Network FPs		
Maternity benefit		
Optometry: Frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, Readers and optometric examinations		
Over-the-counter medication		
Prescribed medication		
Specialists (Network FP referral required for consultations (including PMB conditions) to be paid from risk benefits. If referral is not obtained, there will be no benefit.) Fedhealth Network Specialists Non-Fedhealth Network Specialists		
Specialised Radiology	Paid from the Major Medical Benefit if pre-authorized. First R2 100 for non-PMB MRI/ CT scans for member's account	Paid from the Major Medical Benefit if pre-authorized. First R2 800 for non-PMB MRI/ CT scans for member's account

* Private nursing that falls outside the Alternatives to Hospitalisation Benefit

Maxima Hospital GRID options



Pay up to 10% less by opting to use network hospitals only!

There's nothing like having the freedom of choice. That's why Fedhealth gives members a choice between a regular and a 'GRID' option on Maxima Core.

This provides members with the opportunity to choose between regular and network hospitals – or hospitals on the Fedhealth GRID – on selected options. By choosing a GRID option, members enjoy all the same great benefits of the regular option, **but only use our approved network hospitals. In return, they benefit from a lower monthly contribution, which can be up to 10% less than the normal contribution!**

GRID options are for those members who don't mind using a network hospital, especially since there are so many excellent network hospitals conveniently located around the country. Refer to page 39-42 to see the complete list of Fedhealth network hospitals.

Our GRID options give Fedhealth members the freedom to choose and protect their pockets!

Members on GRID options should note:

NETWORK HOSPITALS ONLY!

Or a co-payment of **R11 000** will apply

Refer to the list of Fedhealth network hospitals on page 27-30

Just see how much your clients can SAVE by choosing the GRID option!

Maxima Core	
Member	2 082
Adult Dependand	1 806
Child Dependand	732

Maxima Core ^{GRID}	
Member	1 838
Adult Dependand	1 596
Child Dependand	646

MORE VALUE FOR OUR MEMBERS

By paying more from Risk than Savings, Fedhealth truly gives our members superb value for money. Here's just an example of the added value members on our **hospital plans** can enjoy in a typical year...

Decided that babies must wait for now?
Fedhealth covers oral contraceptives like the Pill.
Value = R2 000 p/a



Need a helping hand to cope after that smash and grab in peak traffic?
Fedhealth offers a trauma counselling benefit.
Value = R1 500 p/a

Desperate to avoid getting the sniffles in winter?
Get a FREE flu vaccine to give germs the cold shoulder.
Value = R65 p/a



Save more than
R9 265 p/a



Worried about inheriting Dad's high cholesterol?
Fedhealth covers certain health risk assessments like cholesterol screenings from Risk.
Value = R350 p/a

Feeling a little under the weather?
Fedhealth covers one free FP consultation.
Value = R350 p/a



Wiped out while training for the Fedhealth MTB Challenge?
Fedhealth pays for treatment at a casualty ward. Should members need an MRI scan, they'll only pay R2 100 or R2800.*
Value = R5 000 p/a

*Depending on the option.

Maxima Hospital Option Range - Network Hospitals
Maxima Core^{GRID} and Maxima EntryZone

HOSPITAL NAME	PROVINCE	TOWN
Life Beacon Bay Hospital	Eastern Cape	East London
Life St James Hospital	Eastern Cape	East London
Greenacres Hospital	Eastern Cape	Greenacres
Port Alfred Hospital	Eastern Cape	Port Alfred
Settlers Hospital	Eastern Cape	Grahamstown
East London Eye Hospital	Eastern Cape	East London
Matatiele Private Hospital	Eastern Cape	Matatiele
Cuyler Clinic	Eastern Cape	Uitenhage
Mthatha Private Hospital	Eastern Cape	Mthatha
Pelonomi Private Hospital	Free State	Bloemfontein
Universitas Private Hospital	Free State	Bloemfontein
Vaalpark Hospital	Free State	Sasolburg
Riemland Clinic	Free State	Frankfort
Cairnhall Hospital	Free State	Bloemfontein
Kroon Hospital	Free State	Kroonstad
St Helena Hospital	Free State	Welkom
Clinix Botsheleong - Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Dr SK Matseke Memorial Hospital	Gauteng	Soweto
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Clinix Tshepo - Themba Private Hospital	Gauteng	Dobsonville
Akasia Hospital	Gauteng	Akasia
Bougainville Hospital	Gauteng	Daspoort
Clinton Hospital	Gauteng	Alberton
Femina Hospital	Gauteng	Arcadia
Garden City Hospital	Gauteng	Mayfair West
Jakaranda Hospital	Gauteng	Muckleneuk
Krugersdorp Hospital	Gauteng	Krugersdorp
Linksfeld Hospital	Gauteng	Linksfeld West
Linkwood Hospital	Gauteng	Linksfeld West
Linmed Hospital	Gauteng	Benoni
Milpark Hospital	Gauteng	Parktown West
Montana Hospital	Gauteng	Montana Park
Moot Algemene Hospital	Gauteng	Rietfontein
Mulbarton Hospital	Gauteng	Mulbarton
N17 Hospital	Gauteng	Springs
Olivedale Hospital	Gauteng	Olivedale
Optiklin Hospital	Gauteng	Benoni
Park Lane Hospital	Gauteng	Parktown
Pinehaven Hospital	Gauteng	Krugersdorp
Pretoria East Hospital	Gauteng	Moreleta Park
Rosebank Hospital	Gauteng	Rosebank
Sunward Park Hospital	Gauteng	Boksburg
Union Hospital	Gauteng	Alberton
Unitas Hospital	Gauteng	Centurion
Waterfall City Hospital	Gauteng	Midrand
Arwyp Medical Centre	Gauteng	Kempton Park
Botshilu Private Hospital	Gauteng	Soshanguve
Lakeview Hospital	Gauteng	Benoni
Lenmed Health Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Daxina Private Hospital	Gauteng	Lenasia
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lenmed Health Zamokuhle Private Hospital	Gauteng	Tembisa
Louis Pasteur Private Hospital	Gauteng	Pretoria
Medfem Clinic	Gauteng	Bryanston
Urolocare Hospital	Gauteng	Hatfield
Zuid-Afrikaanse Hospitaal	Gauteng	Pretoria
Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Cormed Clinic	Gauteng	Vanderbijlpark

Maxima Hospital Option Range - Network Hospitals
Maxima Core^{GRID} and Maxima EntryZone

HOSPITAL NAME	PROVINCE	TOWN
Midvaal Private Hospital	Gauteng	Vereeniging
Kingsway Hospital	KwaZulu-Natal	Amazintoti
Parklands Hospital	KwaZulu-Natal	Overport
St Augustine's Hospital	KwaZulu-Natal	Durban
Umhlanga Hospital	KwaZulu-Natal	uMhlanga Rocks
Ethekwini Hospital And Heart Centre	KwaZulu-Natal	Durban
Gateway Private Hospital	KwaZulu-Natal	Umhlanga Rocks
Hillcrest Private Hospital	KwaZulu-Natal	Hillcrest
Lenmed Health Shifa Private Hospital	KwaZulu-Natal	Mayville
Alberlito Hospital	KwaZulu-Natal	Ballito
Hibiscus Hospital	KwaZulu-Natal	Port Shepstone
La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Margate Private Hospital	KwaZulu-Natal	Margate
St Anne's Hospital	KwaZulu-Natal	Pietermaritzburg
The Bay Hospital	KwaZulu-Natal	Richards Bay
Kokstad private Hospital	KwaZulu-Natal	Kokstad
Ahmed Al-Kadi Private Hospital	KwaZulu-Natal	Overport
Pholoso Hospital	Limpopo	Polokwane
Quality Care Private Hospital	Limpopo	Louis Trichardt
Zoutpansberg Private Hospital	Limpopo	Louis Trichardt
St Vincents Hospital	Limpopo	Bela-Bela
Emalaheni Private Hospital	Mpumalanga	Witbank
Kiaat Private Hospital	Mpumalanga	Nelspruit
Lowveld Hospital	Mpumalanga	Nelspruit
Nelspruit Surgiclinic Private Hospital	Mpumalanga	Nelspruit
Mediclinic Ermelo	Mpumalanga	Ermelo
Ferncrest Hospital	North West	Rustenburg
Fochville Hospital	North West	Fochville
The Fountain Private Hospital	North West	Carletonville
Mooimed Private Hospital	North West	Potchefstroom
Rustenburg Medi Care Hospital	North West	Rustenburg
Sunningdale Hospital	North West	Klerksdorp
Vryburg Private Hospital	North West	Vryburg
Wilmed Park Private Hospital	North West	Klerksdorp
Clinix Victoria Private Hospital	North West	Mafikeng
Jane Keyser Clinic	Northern Cape	Hartswater
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Mediclinic Kimberley	Northern Cape	Kimberley
The Royal Hospital and Heart	Northern Cape	Kimberley
Mediclinic Gariep*	Northern Cape	Kimberley
Mediclinic Upington*	Northern Cape	Upington
Life Bay View Hospital	Western Cape	Mossel Bay
Life West Coast Private Hospital	Western Cape	Vredenburg
Blaauwberg Hospital	Western Cape	Sunningdale
Ceres Hospital	Western Cape	Ceres
Christiaan Barnard Memorial Hospital	Western Cape	Cape Town
Kuils River Hospital	Western Cape	Kuils River
N1 City Hospital	Western Cape	Goodwood
Bellville Medical Centre	Western Cape	Bellville
Busamed Paardevlei Private Hospital	Western Cape	Somerset West
Cape Eye Institute	Western Cape	Bellville
Gatesville Medical Centre	Western Cape	Gatesville
Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Tokai Medical Centre	Western Cape	Tokai
Rondebosch Medical Centre	Western Cape	Lansdowne

* Not applicable to Maxima Core^{GRID}

Maxima Hospital Option Range - Network Day Clinics
Maxima CoreGRID and Maxima EntryZone

HOSPITAL NAME	PROVINCE	TOWN
Med Forum Theatre	Eastern Cape	Port Elizabeth
Bethlehem Medical Centre Day Theatre	Free State	Bethlehem
Citymed Day Theatre	Free State	Bloemfontein
Cure Day Clinics - Bloemfontein	Free State	Bloemfontein
Welkom Medical Centre	Free State	Welkom
Boksburg Medical and Dental Centre	Gauteng	Boksburg
Constantia Clinic	Gauteng	Florida
Constantia Park Medical and Dental Centre	Gauteng	Garsfontein
Germiston Medical and Dental Centre	Gauteng	Germiston
Silverton Medical and Dental Theatre	Gauteng	Pretoria
The Berg Day Theatre	Gauteng	Bergbron
Protea Clinic	Gauteng	Krugersdorp
Advanced Groenkloof Day Hospital	Gauteng	Groenkloof
Medgate Day Hospital	Gauteng	Roodepoort
Advanced Soweto Eye Hospital	Gauteng	Soweto
Birchmed Surgical Centre	Gauteng	Kempton Park
Centre For Gynaecological Endoscopy	Gauteng	Morningside
Centre Of Advanced Medicine	Gauteng	Waverly
Centurion Eye Hospital	Gauteng	Centurion
Cure Day Clinics - Erasmuskloof	Gauteng	Erasmuskloof
Cure Day Clinics - Fourways	Gauteng	Fourways
Medkin Clinic	Gauteng	Pretoria
Cure Day Clinics - Midstream	Gauteng	Midstream
Edenvale Day Clinic	Gauteng	Edenvale
Ekurhuleni Surgiklin Day Clinic	Gauteng	Kempton Park
Fordsburg Day Clinic	Gauteng	Fordsburg
Intercare Day Hospital - Hazeldean	Gauteng	Silverlakes
Intercare Day Hospital - Irene	Gauteng	Irene
Sandton Day Clinic	Gauteng	Sandton
Johannesburg Eye Hospital	Gauteng	Randburg
Kilnerpark Narkokliniek	Gauteng	Pretoria
Mayo Clinic	Gauteng	Roodepoort
Ocumed Eye And Laser Institute	Gauteng	Vanderbijlpark
Optimed Clinic	Gauteng	Johannesburg
Sandhurst Eye Centre	Gauteng	Sandton
Dr Nilesh Dayha Inc	Gauteng	Benoni
Twenty Twenty Eye Surgery Centre	Gauteng	Mulbarton
Visiclin Eye Clinic	Gauteng	Three Rivers
Visiomed Eye And Laser Centre	Gauteng	Randburg
Netcare Rehabilitation Hospital	Gauteng	Auckland Park
Umhlanga Eye Institute	KwaZulu-Natal	Umhlanga
Bluff Medical and Dental Centre	KwaZulu-Natal	Bluff
Malvern Medical and Dental Centre	KwaZulu-Natal	Malvern
Pinetown Medical and Dental Centre	KwaZulu-Natal	Pinetown
Westridge Surgical	KwaZulu-Natal	West Ridge
Howick Day Clinic	KwaZulu-Natal	Howick
KZN Day Clinic	KwaZulu-Natal	Umhlanga
Lorne Street Anaesthetic Clinic	KwaZulu-Natal	Durban
Shelly Beach Day Clinic	KwaZulu-Natal	Shelly Beach
Durban Eye Hospital	KwaZulu-Natal	Durban
Emalaheni Day Hospital	Mpumalanga	Witbank
Highveld Eye Hospital	Mpumalanga	Witbank
Potchefstroom Medical and Dental Centre	North West	Potchefstroom
Rustenburg Private Eye Clinic	North West	Rustenburg
Medi-Harts Day Clinic	Northern Cape	Hartswater
Kimberley Narco Clinic	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Upington
Kraaifontein Medical and Dental Centre	Western Cape	Kraaifontein

Maxima Hospital Option Range - Network Day Clinics
Maxima CoreGRID and Maxima EntryZone

HOSPITAL NAME	PROVINCE	TOWN
Monte Vista Clinic	Western Cape	Monte Vista
Parow Medical and Dental Centre	Western Cape	Parow
Tokai Medical and Dental Centre	Western Cape	Tokai
Advanced Knysna Surgical Centre	Western Cape	Knysna
Advanced Panorama Surgical Centre	Western Cape	Panorama
Advanced Vergelegen Surgical Centre	Western Cape	Somerset West
Advanced Worcester Surgical Clinic	Western Cape	Worcester
Cape Dental Theatres	Western Cape	Wynberg
Cure Day Clinics - Bellville	Western Cape	Parow
Cure Day Clinics - Somerset West	Western Cape	Somerset West
Cure Day Clinics - St Stephens Paarl	Western Cape	Paarl
Driftwood Clinic	Western Cape	Constantia
George Surgical Centre	Western Cape	George
Intercare Day Hospital - Century City	Western Cape	Century City
Kango Clinic (Kannaland Medical Clinic)	Western Cape	Oudtshoorn
The Surgical Institute	Western Cape	Durbanville
Them bani Theatres	Western Cape	Khayelitsha
Vidamed Day Hospital	Western Cape	Mossel Bay
Wesfleur Private Clinic	Western Cape	Atlantis
Advanced Durbanville Surgical Centre	Western Cape	Durbanville
Alchimia Clinic	Western Cape	Gardens
Hermanus Day Hospital	Western Cape	Hermanus

04 | Blue Door Plus at a glance

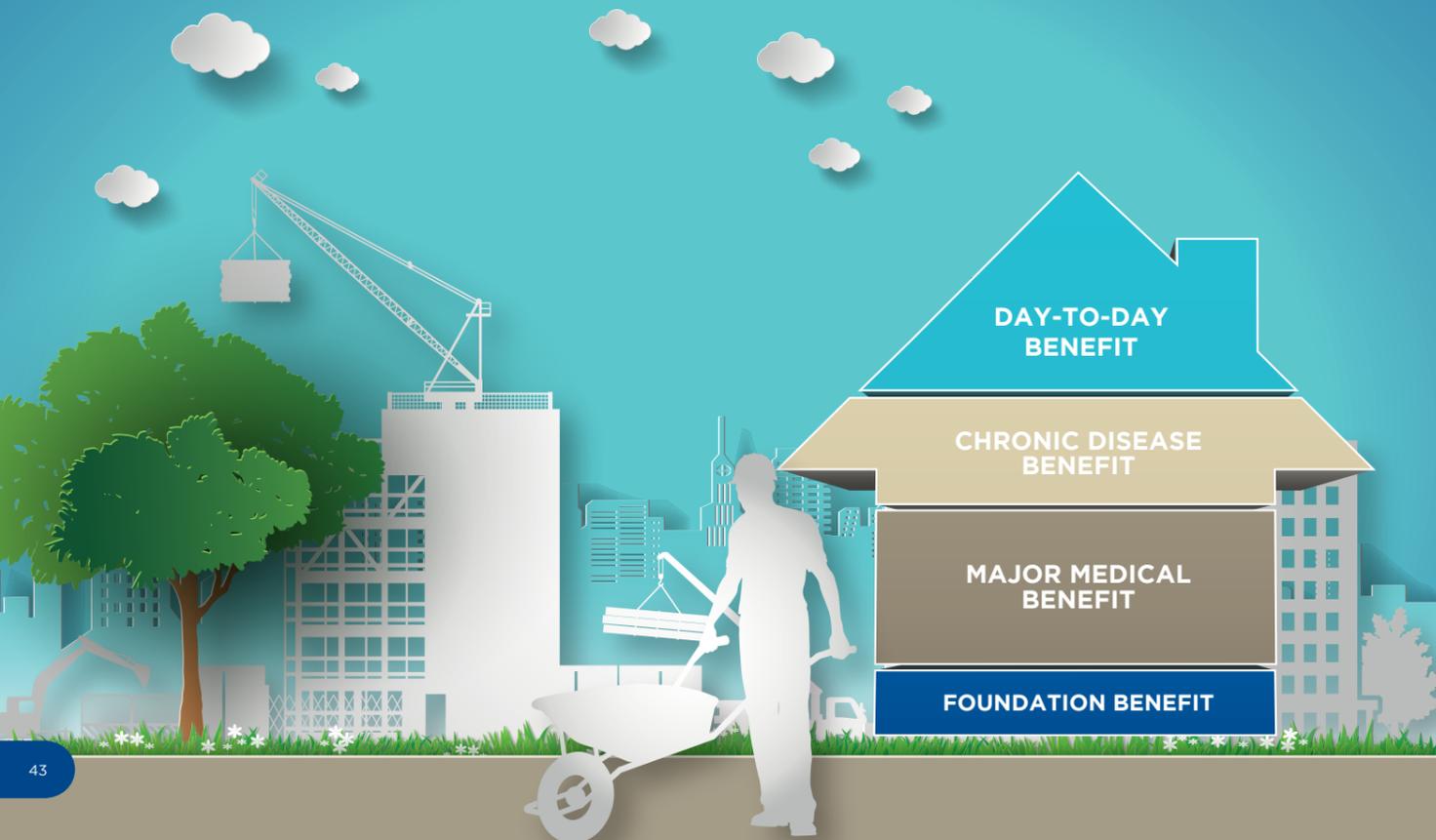
Everyone is welcome in the Fedhealth family

Most of us want to know that our family enjoys quality healthcare, and through our Blue Door Plus option, Fedhealth strives to make this more achievable.

This affordable, entry-level medical aid option takes care of previously uncovered, lower-income employees, and ensures that their health is in good hands. It's competitively priced and is the ideal option to offer employees who've never had medical aid before.

A free annual flu vaccine paid from Risk, access to the free Fedhealth Baby programme, and trauma treatment at a casualty ward paid from Risk if the member is admitted to hospital, are just some of the great benefits offered by the option.

Please refer to the next page for a summary of all the benefits offered by Blue Door Plus.



Quick Comparison

Foundation Benefit		
The Foundation benefit covers a host of valuable benefits available to all Fedhealth members, ranging from important health screenings to an annual flu vaccination for the whole family		
BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY
General Flu vaccination	All lives	1 every year
HIV test (by contracted wellness network provider)	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 by a contracted Wellness Network Provider (Waist-to-hip ratio, body fat %, flexibility, posture and fitness)	All lives	1 every year
Fedhealth Blue Door Plus Baby maternity programme	All pregnant members and dependants	✓
Postnatal midwifery benefit 4 consultations with a midwife in and out-of-hospital per pregnancy	All pregnant members and dependants	✓
Infant hearing screening benefit 1 test with an audiologist up to Fedhealth Rate	Newborn up to 8 weeks	✓
Fedhealth Nurse Line	All lives	✓
Trauma counselling	All lives	✓
Emergency transport/response	All lives	✓
Comprehensive managed care programmes Hospital benefit management, Aid for AIDS (AfA), Oncology disease management programme, Weight management programme, Smoking cessation programme	All lives	✓
Take-home medicine benefit	All lives	✓
Specialised radiology benefit In-hospital	All lives	R12 800 per beneficiary, subject to an overall limit of R25 800 per family per year
Trauma treatment at a casualty ward	All lives	Unlimited at 100% of Fedhealth rate. Co-payment of R550 per visit for non PMBs
Female contraception benefit	All lives	Oral and injectable contraceptives subject to the acute formulary

Major Medical Benefit	
All costs for hospitalisation are covered from this benefit	
BENEFIT	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Overall annual limit (OAL)	Unlimited at Fedhealth Network Hospitals only. A R11 000 co-payment on voluntary use of non-network hospitals will apply
Healthcare Professional Tariff in hospital (HPT) Fedhealth Network FPs and Specialists	Unlimited Covered at cost
Non-Fedhealth Network FPs and Specialists	Covered at 100% of Fedhealth Rate. Limited to R2 116 per beneficiary per year
Other Healthcare Professionals	Covered at 100% of Fedhealth Rate
Alternatives to hospitalisation Acute facilities and rehabilitation facilities (does not include Hospice)	Unlimited at cost at PMB level of care
Ambulance services	Unlimited with Europ Assistance
Appliances, external accessories, orthotics	Unlimited at cost at PMB level of care
Blood, blood equivalents and blood products	Unlimited
Physical therapy (physiotherapy and biokinetics)	Unlimited at cost at PMB level of care
Immune deficiency related to HIV infection Hospitalisation Anti-retroviral & related medication Related pathology	Unlimited at cost at PMB level of care

BENEFIT	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Maternity	Unlimited at cost at PMB level of care Elective Caesarean sections subject to a R11 000 co-payment
Oncology Oncologists, haematologists and credentialed medical practitioners, consultations, visits, treatment and materials used in radiotherapy and chemotherapy at designated service provider* and subject to standard treatment protocols	Covered up to PMB level of care at designated service provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
Organ, tissue and haemopoietic stem cell transplant and immunosuppression medication	Unlimited at cost at PMB level of care
Pathology and medical technology	Unlimited subject to basic protocols and limited list of tests and procedures
Prostheses and devices Internal and External	Unlimited at cost at PMB level of care
Psychiatric services	R8 400
Radiology General	Unlimited subject to basic protocols and a limited list of tests and procedures
Specialised radiology	R12 800 per beneficiary, subject to an overall limit of R25 800 per family per year
Renal dialysis (chronic) Haemodialysis and peritoneal dialysis, radiology and pathology. Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Unlimited at cost at PMB level of care
Take-out medicines	Up to 100% of MPL. Limited to 7 days medication per hospital event

*Designated Service Provider (DSP) is ICON - Independent Clinical Oncology Network | FR - Fedhealth Rate | MPL - Medicine Price List

Chronic Disease Benefit

Your medication for approved chronic diseases is covered from this benefit

Limit	Prescribed Minimum Benefits only
Conditions covered	25 chronic conditions below
Formulary	Basic formulary
Designated Service Provider	Medi-Rite & Pharmacy Direct
HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis	
Limit	Unlimited

Non-compliance with DSP/ formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Where the dispensing fee has not been negotiated, a maximum dispensing fee of 25%/ R25 will apply.

The following 25 chronic conditions are covered:

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
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Day-to-Day Benefit

Day-to-day benefits provided through the contracted Blue Door Plus network providers

BENEFIT	COVER	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Family Practitioners Contracted		Unlimited at contracted nominated FP subject to protocols and utilisation monitoring after 6 visits per beneficiary. Use of non-nominated FP limited to two visits per beneficiary per year at a contracted FP (referred to as out-of-area)
Not contracted	Agreed tariff	
	No benefit	No benefit
Specialists Fedhealth Network Specialists	At cost	2 specialist consultations per family per year. Must be referred by contracted FP
Non-Fedhealth Network Specialists	No benefit	No benefit
Dentistry (basic) Removal of teeth & roots & suturing of traumatic wounds. Oral medical procedures: diagnosis & treatment of oral & associated conditions, plastic dentures & dental technician's fees for all such dentistry	Agreed tariff	Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years
Mental health	No benefit	See FP benefit. Limited to 2 psychiatric consultations per family
Optometry	Agreed tariff	Subject to ISO Leso network optometrists. Frame to the value of R193 or R193 off any other frame. 1 pair of single vision clear CR39 lenses or 1 pair of bifocal clear CR39 lenses. 1 comprehensive consultation. This benefit is available in a two-year benefit cycle
Over-the-counter medication	No benefit	No benefit
Maternity	Up to 100% of FR	Ultrasound as per radiology benefit
Pathology	Up to 100% of FR	Unlimited subject to basic protocols and limited list of tests and procedures. Must be referred by contracted medical practitioner
Prescribed medication Dispensing FP	Unlimited	Unlimited at contracted FP
Non-dispensing medical practitioner (eg. Fedhealth Network Specialists, FPs and dentists)	Up to 100% of MPL	Unlimited subject to acute formulary for all medical practitioners
Physiotherapy	No benefit	No benefit
Radiology General	Up to 100% of FR	Unlimited subject to basic protocols and a limited list of tests and procedures. Must be referred by contracted medical practitioner
Specialised	No benefit	No benefit



Blue Door Plus - Network Hospitals

HOSPITAL NAME	PROVINCE	TOWN
Life Beacon Bay Hospital	Eastern Cape	East London
Life St James Hospital	Eastern Cape	East London
Cuyler Hospital	Eastern Cape	Uitenhage
Greenacres Hospital	Eastern Cape	Greenacres
Settlers Hospital	Eastern Cape	Grahamstown
Mthatha Sub-acute Hospital	Eastern Cape	Mthatha
Matatiele Private Hospital	Eastern Cape	Matatiele
Kroon Hospital	Free State	Kroonstad
Pelonomi Private Hospital	Free State	Bloemfontein
Universitas Private Hospital	Free State	Bloemfontein
Vaalpark Hospital	Free State	Sasolburg
Cairnhall Hospital	Free State	Bloemfontein
Riemland Clinic	Free State	Frankfort
St Helena Hospital (Africa Healthcare)	Free State	Welkom
Clinix Botshelong - Empilweni Private Hospital	Gauteng	Vosloorus
Clinix Dr SK Matseke Memorial Hospital	Gauteng	Diepkloof
Clinix Naledi - Nkanyezi Private Hospital	Gauteng	Sebokeng
Clinix Solomon Stix Morewa Memorial Hospital	Gauteng	Johannesburg
Clinix Tshepo - Themba Private Hospital	Gauteng	Dobsonville
Akasia Hospital	Gauteng	Akasia
Bougainville Hospital	Gauteng	Daspoort
Clinton Hospital	Gauteng	Alberton
Garden City Hospital	Gauteng	Johannesburg
Jakaranda Hospital	Gauteng	Muckleneuk
Krugersdorp Hospital	Gauteng	Krugersdorp
Linksfeld Hospital	Gauteng	Linksfeld West
Linkwood Hospital	Gauteng	Linksfeld West
Linmed Hospital	Gauteng	Benoni
Milpark Hospital	Gauteng	Parktown West
Montana Hospital	Gauteng	Montana Park
Moot Algemene Hospital	Gauteng	Rietfontein
Mulbarton Hospital	Gauteng	Mulbarton
N17 Hospital	Gauteng	Springs
Olivedale Hospital	Gauteng	Olivedale
Park Lane Hospital	Gauteng	Parktown
Pinehaven Hospital	Gauteng	Krugersdorp
Pretoria East Hospital	Gauteng	Moreleta Park
Rosebank Hospital	Gauteng	Rosebank
Sunward Park Hospital	Gauteng	Boksburg
Unitas Hospital	Gauteng	Centurion
Waterfall City Hospital	Gauteng	Midrand
Arwyp Medical Centre	Gauteng	Kempton Park
Botshilu Private Hospital	Gauteng	Soshanguve
Cormed Clinic	Gauteng	Vanderbijlpark
Lakeview Hospital	Gauteng	Benoni
Lenmed Health Ahmed Kathrada Private Hospital	Gauteng	Lenasia
Lenmed Health Daxina Private Hospital	Gauteng	Lenasia South
Lenmed Health Randfontein Private Hospital	Gauteng	Randfontein
Lenmed Health Zamokuhle Private Hospital	Gauteng	Tembisa
Louis Pasteur Private Hospital	Gauteng	Pretoria
Midvaal Private Hospital	Gauteng	Vereeniging
Zuid-Afrikaans Hospital	Gauteng	Pretoria
Union Hospital	Gauteng	Alberton
Alberlito Hospital	KwaZulu-Natal	Ballito
Kingsway Hospital	KwaZulu-Natal	Amanzimtoti
Kokstad Private Hospital	KwaZulu-Natal	Kokstad
Margate Hospital	KwaZulu-Natal	Margate
Parklands Hospital	KwaZulu-Natal	Overport
St Anne's Hospital	KwaZulu-Natal	Pietermaritzburg

Blue Door Plus - Network Hospitals

HOSPITAL NAME	PROVINCE	TOWN
Netcare St Augustine's Hospital	KwaZulu-Natal	Durban
The Bay Hospital	KwaZulu-Natal	Richards Bay
Ethekwini Hospital And Heart Centre	KwaZulu-Natal	Durban
Hibiscus Private Hospital	KwaZulu-Natal	Port Shepstone
Hillcrest Private Hospital	KwaZulu-Natal	Hillcrest
Lenmed Health La Verna Private Hospital	KwaZulu-Natal	Ladysmith
Lenmed Health Shifa Private Hospital	KwaZulu-Natal	Sydenham
Marapong Private Hospital	Limpopo	Enkelbult
Pholoso Hospital	Limpopo	Polokwane
Quality Care Private Hospital	Limpopo	Louis Trichardt
St Vincent Hospital	Limpopo	Bela-Bela
Zoutpansberg Private Hospital	Limpopo	Louis Trichardt
Emalaheni Private Hospital	Mpumalanga	Witbank
Kiaat Private Hospital	Mpumalanga	Nelspruit
Lowveld Hospital	Mpumalanga	Nelspruit
Nelspruit Surgiclinic Private Hospital	Mpumalanga	Nelspruit
Clinix Victoria Private Hospital	North West	Mafikeng
Ferncrest Hospital	North West	Rustenburg
Fochville Hospital	North West	Fochville
Mooimed Private Hospital	North West	Potchefstroom
Sunningdale Hospital	North West	Klerksdorp
Vryburg Private Hospital	North West	Vryburg
Wilmed Park Private Hospital	North West	Klerksdorp
Mediclinic Kimberley	Northern cape	Kimberley
Jane Keyser Clinic	Northern Cape	Hartswater
Lenmed Health Kathu Private Hospital	Northern Cape	Kathu
Lenmed Royal Hospital and Heart	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Upington
Mediclinic Gariep	Northern Cape	Kimberley
Life Bay View Private Hospital	Western Cape	Mossel Bay
Life West Coast Private Hospital	Western Cape	Vredenburg
Blaauwberg Hospital	Western Cape	Sunningdale
Ceres Hospital	Western Cape	Ceres
Christiaan Barnard Memorial Hospital	Western Cape	Cape Town
Kuils River Hospital	Western Cape	Kuils River
N1 City Hospital	Western Cape	Goodwood
Belville Medical Centre	Western Cape	Bellville
Gatesville Medical Centre	Western Cape	Gatesville
Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Busamed Paardevlei Private Hospital	Western Cape	Somerset West
Rondebosch Medical Centre	Western Cape	Rondebosch
Tokai Medical Centre	Western Cape	Tokai
Mediclinic Hermanus	Western Cape	Hermanus
Mediclinic Worcester	Western Cape	Worcester

Blue Door Plus - Network Day Clinics

HOSPITAL NAME	PROVINCE	TOWN
Bethlehem Medical Centre Day Theatre	Free State	Bethlehem
Citymed Day Theatre	Free State	Bloemfontein
Cure Day Clinics - Bloemfontein	Free State	Bloemfontein
Welkom Medical Centre	Free State	Welkom
Boksburg Medical and Dental Centre	Gauteng	Boksburg
Constantia Clinic	Gauteng	Florida
Constantia Park Medical and Dental Centre	Gauteng	Garsfontein
Germiston Medical and Dental Centre	Gauteng	Germiston
Protea Clinic	Gauteng	Krugersdorp
Silverton Medical and Dental Centre	Gauteng	Pretoria
The Berg Day Theatre	Gauteng	Bergbron
Advanced Groenkloof Day Hospital	Gauteng	Groenkloof
Birchmed Surgical Centre	Gauteng	Kempton Park
Centre For Gynaecological Endoscopy	Gauteng	Morningside
Centre Of Advanced Medicine	Gauteng	Waverly
Cure Day Clinics - Erasmuskloof	Gauteng	Erasmuskloof
Cure Day Clinics - Fourways	Gauteng	Fourways
Cure Day Clinics - Midstream	Gauteng	Midrand
Edenvale Day Clinic	Gauteng	Edenvale
Ekurhuleni Surgiklin Day Clinic	Gauteng	Kempton Park
Fordsburg Day Clinic	Gauteng	Fordsburg
Intercare Day Hospital - Hazeldean	Gauteng	Silverlakes
Intercare Day Hospital - Irene	Gauteng	Irene
Kilnerpark Narcokliniek	Gauteng	Pretoria
Mayo Clinic	Gauteng	Roodepoort
Medgate Day Clinic	Gauteng	Roodepoort
Medkin Kliniek	Gauteng	Pretoria
Sandton Day Clinic	Gauteng	Sandton
Netcare Rehabilitation Hospital	Gauteng	Auckland Park
Bluff Medical and Dental Centre	KwaZulu-Natal	Bluff
Malvern Medical and Dental Centre	KwaZulu-Natal	Malvern
Pinetown Medical and Dental Centre	KwaZulu-Natal	Pinetown
Howick Day Clinic	KwaZulu-Natal	Howick
KZN Day Clinic	KwaZulu-Natal	Umhlanga
Lorne Street Anaesthetic Clinic	KwaZulu-Natal	Durban
Shelly Beach Day Clinic	KwaZulu-Natal	Shelly Beach
Westridge Surgical	KwaZulu-Natal	West Ridge
Emalahleni Day Hospital	Mpumalanga	Witbank
Potchefstroom Medical and Dental Centre	North West	Potchefstroom
Medi-Harts Day Clinic	Northern Cape	Hartswater
Kimberley Narco Clinic	Northern Cape	Kimberley
Kraaifontein Medical and Dental Centre	Western Cape	Kraaifontein
Monte Vista Clinic	Western Cape	Monte Vista
Parow Medical and Dental Centre	Western Cape	Parow
Tokai Medical and Dental Centre	Western Cape	Tokai
Advanced Durbanville Surgical Centre	Western Cape	Durbanville
Advanced Knysna Surgical Centre	Western Cape	Knysna
Advanced Panorama Surgical Centre	Western Cape	Panorama
Advanced Vergelegen Medical Centre	Western Cape	Somerset West
Advanced Worcester Surgical Clinic	Western Cape	Worcester
Cape Dental Theatres	Western Cape	Wynberg
Cure Day Clinics - Somerset West	Western Cape	Somerset West
Cure Day Clinics - Bellville	Western Cape	Parow
Cure Day Clinics - St Stephens Paarl	Western Cape	Paarl
Driftwood Clinic	Western Cape	Constantia
Intercare Day Hospital - Century City	Western Cape	Century City
Kango Clinic (Kannaland Medical Centre)	Western Cape	Oudtshoorn
The Surgical Institute	Western Cape	Durbanville
Thembani Theatres	Western Cape	Khayelitsha
Vidamed Day Hospital	Western Cape	Mossel Bay
Wesfleur Private Clinic	Western Cape	Atlantis
Mediclinic Worcester	Western Cape	Worcester
Mediclinic Paarl	Western Cape	Paarl
Alchimia Clinic	Western Cape	Gardens
Hermanus Day Hospital	Western Cape	Hermanus

Family takes care of family



Contributions

Rand amounts paid monthly to the Scheme for cover received as well as annual benefit values

Comprehensive Contributions					
Maxima Plus (including Savings and OHEB)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	7 120	415	7 535	14 342	8 300
Adult Dependant	6 062	353	6 415	11 031	5 990
Child Dependant*	2 176	127	2 303	3 825	1 840

Maxima Exec (including Savings and OHEB)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	4 474	331	4 805	12 320	5 700
Adult Dependant	3 820	283	4 103	9 460	4 440
Child Dependant*	1 362	101	1 463	3 168	740

Maxima Standard (including Savings)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	
Member	2 714	596	3 310	12 320	
Adult Dependant	2 370	520	2 890	9 460	
Child Dependant*	818	180	998	3 168	

Maxima Standard ^{Elect} (including Savings)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	
Member	2 072	455	2 527	12 320	
Adult Dependant	1 812	398	2 210	9 460	
Child Dependant*	626	137	763	3 168	

*Up to a maximum of three children

Saver Contributions				
Maxima Advanced (including Savings)				
	Risk	+ Savings	= TOTAL	
Member	3 246	361	3 607	
Adult Dependant	2 824	314	3 138	
Child Dependant*	974	108	1 082	

Maxima Basis				
	Risk	+ Savings	= TOTAL	
Member	2 314	408	2 722	
Adult Dependant	2 018	356	2 374	
Child Dependant*	702	124	826	

Maxima Basis ^{GRID}				
	Risk	+ Savings	= TOTAL	
Member	2 046	361	2 407	
Adult Dependant	1 790	316	2 106	
Child Dependant*	622	110	732	

Maxima Saver				
	Risk	+ Savings	= TOTAL	
Member	1 920	339	2 259	
Adult Dependant	1 604	283	1 887	
Child Dependant*	558	99	657	

Maxima Saver ^{GRID}				
	Risk	+ Savings	= TOTAL	
Member	1 702	301	2 003	
Adult Dependant	1 426	252	1 678	
Child Dependant*	496	88	584	

Maxima EntrySaver				
	Risk	+ Savings	= TOTAL	
Member	1 476	283	1 759	
Adult Dependant	1 090	209	1 299	
Child Dependant*	474	91	565	

Saver Contributions									
Maxima Dynamic Saver									
Highest household income per month	Member			Adult Dependant			Child Dependant*		
	Risk	+ Savings	= TOTAL	Risk	+ Savings	= TOTAL	Risk	+ Savings	= TOTAL
R1 - 8 560	958	175	1 133	880	161	1 041	322	59	381
8 561 - 10 700	1 203	220	1 423	1 106	203	1 309	405	74	479
10 701 - 16 050	1 326	243	1 569	1 218	223	1 441	446	82	528
16 051 - >	1 449	265	1 714	1 331	244	1 575	487	89	576

Hospital Contributions				
Maxima Core			Maxima Core ^{GRID}	
	Risk	+ Savings	= TOTAL	
Member			2 082	1 838
Adult Dependant			1 806	1 596
Child Dependant*			732	646

Maxima EntryZone			
	Risk	+ Savings	= TOTAL
Member			1 424
Adult Dependant			1 088
Child Dependant*			482

Blue Door Plus			
Highest household income per month	Member	Adult Dependant	Child Dependant*
R1 - 5 564	844	714	401
5 565 - 9 095	1 070	901	516
9 096 - 11 235	1 500	1 269	568
11 236 - 12 840	1 907	1 524	736
12 841 - >	2 585	2 284	973





Sanlam Reality

for Fedhealth members



Sanlam Reality is the lifestyle and rewards programme of the Sanlam Group and rewards members for taking care of their money. It is available to all Fedhealth medical aid members. All medical aid members automatically qualify for the free Reality Access option. Fedhealth members can also sign up for one of Sanlam Reality's paid-for membership options, where they can enjoy benefits in the following categories: Wealth, Day-to-Day Savings, Health, Travel, Entertainment and Personal Services. Family membership options are also available, enabling the whole family to enjoy exclusive benefits and rewards.

Reality Access for Fedhealth

This option is free to all Fedhealth members and offers two primary benefits: International Travel Insurance up to R5-million and Pet Accident Cover up to R3000 annually.

Reality Health

Our flagship offering with great discounts, many unique benefits and an expanded gym offering. Save on gym membership, local and international flights, hotel accommodation, car hire, travel insurance, movies, entertainment and more.



Single membership option
R180/month



Family membership option
R230/month

Reality Core

A great value offering, much loved by members. Save on local flights, gym membership, hotel accommodation, car hire, movies and more.



Single membership option
R80/month



Family membership option
R115/month

Sanlam Reality is based on a tier model structure designed to reward members for specific tier activities. Members can be on Bronze, Silver or Gold tier status, and this status is updated annually.

The more you do, the more you get rewarded.

Your quick guide to Sanlam Reality's benefits

	Reality Health Single & Family	Reality Core Single & Family
Wealth		
Sanlam Premier risk products	Up to 30% off	n/a
Sanlam savings products	Up to 100% off primary asset management charges	Up to 100% off primary asset management charges
Sanlam Online Will	Online Will safekeeping	Online Will safekeeping
TaxTim	Help with tax returns	Help with tax returns
Sanlam Gap Cover	Extra cover for your hospital stay	Extra cover for your hospital stay
Wealth Sense	Online financial platform	Online financial platform
Pet Accident Cover	Cover up to R3000 annually	Cover up to R3000 annually
Day-to-Day Savings		
Money Saver Card	Cash-back bonus of as much as 10%	Cash-back bonus of as much as 10%
Health		
Virgin Active Gym	As much as 60% off	n/a
Planet Fitness Gym	As much as 80% off	As much as 60% off
JustGym	As much as 80% off	As much as 60% off
Travel		
Mango Flights	As much as 30% off	As much as 20% off
Emirates Flights	As much as 25% off	n/a
International Travel Insurance	Cover for medical emergencies and related expenses overseas up to R5-million	Cover for medical emergencies and related expenses overseas up to R5-million
Protea Hotels by Marriott*	As much as 30% off	As much as 20% off
Tempest Car Hire	As much as 50% off	As much as 50% off
Uber Airport Transfers	As much as 30% off	As much as 30% off
Bidvest Premier Lounge	Free access	n/a
Entertainment		
Nu Metro Movies and Refreshments	2D tickets for R20; 3D tickets for R40; refreshments combos for R25	2D tickets for R20; refreshments combos for R25
Computicket Shows and Sport	Buy one, get one free (up to R300)	n/a
Simfy Africa Music Streaming	Get six months complimentary, then 7.5% off music streaming	Get six months complimentary, then 7.5% off music streaming
Wi-Fi	Get 1GB Wi-Fi monthly	n/a
Reality Magazine	Quarterly	Quarterly
Personal Services		
Personal Assistant	24/7, 365 days a year	24/7, 365 days a year

To find out more about how you can join Sanlam Reality, go to www.sanlamreality.co.za or call 0860 732 548/9.

Fedhealth Customer Contact Centre 0860 002 153

Ground Floor, Park View Building Number 10, Constantia Office Park, Vlakhaas Ave, off Hendrik Potgieter Rd,
Weltevreden Park X81, Roodepoort • Private Bag X3045, Randburg 2125

www.fedhealth.co.za

Please note: All Fedhealth benefits are subject to registered Scheme Rules, and as such, this document only aims to provide a summary of such benefits.
For the full Scheme Rules, please visit fedhealth.co.za or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.

Family takes care of family

