

case study

For illustrative purposes, we are using a family of three (principal member, adult dependant and child dependant). Let's take a look and see how the amalgamation benefited this lucky family!

topmed family

	Per Month	Per Annum
RISK	R6 964	R83 568
SAVINGS	R1 741	R20 892
TOTAL	R8 705	R104 460

flexiFED 4

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R6 587	R79 044
SAVINGS	R55	R660
TOTAL	R6 642	R79 704

Amount you will save on annual contribution: **R24 756**

Total MediVault available for a family of 3 = **R16 200**

Below some repayment examples

R4 200 ACTIVATED	R7 800 ACTIVATED	R12 000 ACTIVATED	R16 200 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R350 p.m.	R650 p.m.	R1 000 p.m.	R1 350 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R6 992 p.m.	R7 292 p.m.	R7 642 p.m.	R7 992 p.m.
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Now the fun starts with all the ways in which you can use the money you save. Use it to fund your day-to-day expenses yourself, or tap into the available funds in your MediVault and repay it from this saving INTEREST FREE OVER 12 MONTHS

Even if you use the entire MediVault (100%) as illustrated above, you still save on your total monthly contribution for much better benefits!

topmed family

VS

flexiFED 4

PLUS save even more by selecting our GRID OR Elect options!

flexiFED 4^{GRID}

SAVE 11% on your contribution for the same benefits by choosing to only use one of the more than 100 network hospitals on the Fedhealth Hospital network list.

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R5 863	R70 356
SAVINGS	R49	R588
TOTAL	R5 912	R70 944

Amount you will save on annual contribution: **R33 516**

Total MediVault available for a family of 3 = **R14 400**

Below some repayment examples

R3 600 ACTIVATED	R7 200 ACTIVATED	R10 800 ACTIVATED	R14 400 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R300 p.m.	R600 p.m.	R900 p.m.	R1 200 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R6 212 p.m.	R6 512 p.m.	R6 812 p.m.	R7 112 p.m.
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Even if you use the entire MediVault (100%) as illustrated above, you still save on your total monthly contribution for much better benefits!

flexiFED 4^{Elect}

SAVE 24% on your contribution for the same benefits by choosing to only use one of the Elect network hospitals on the Fedhealth Hospital network list or paying a R11 500 co-pay on planned hospital procedures.

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R4 993	R59 916
SAVINGS	R42	R504
TOTAL	R5 035	R60 420

Amount you will save on annual contribution: **R44 040**

Total MediVault available for a family of 3 = **R12 300**

Below some repayment examples

R3 000 ACTIVATED	R6 000 ACTIVATED	R9 000 ACTIVATED	R12 300 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R250 p.m.	R500 p.m.	R750 p.m.	R1 025 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R5 285 p.m.	R5 535 p.m.	R5 785 p.m.	R6 060 p.m.
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If you are still worried about the R11 500 co-payment on planned procedures at any private hospital, consider the Sanlam Gap Cover product which will cover this co-payment for only R298 per month.

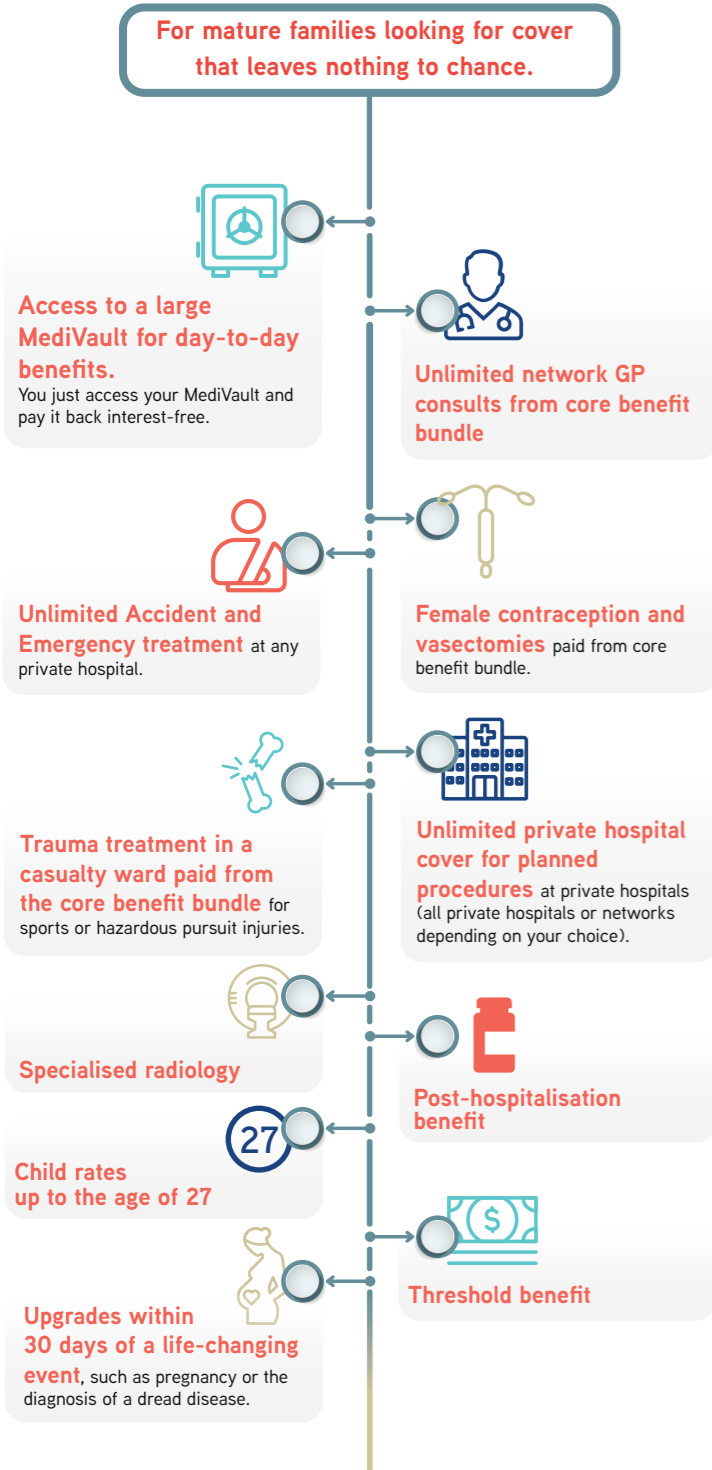
Topmed's Family plan provides a classic combination of medical aid cover, through a risk and compulsory savings portion you pay for from the get-go.

Fedhealth's flexiFED 4 option on the other hand, provides you with a benefit-rich core benefit bundle (similar to risk but packed with benefits like unlimited GP visits and health screenings) and access to a MediVault and Wallet facility for day-to-day medical expenses, which you only pay for once you start using it. On flexiFED 4, you can therefore choose to pay a lower monthly contribution by opting not to use your MediVault and Wallet at all or using only part thereof.

In addition, you can lower your monthly contribution even more by choosing our GRID hospital network (save 11%) or, if you don't foresee any planned medical procedures in the near future, you can save 25% by choosing to pay a fixed co-payment of R11 500 on all planned hospital procedures (Elect hospital network).

why flexiFED 4

flexiFED 4 offers these amazing benefits to give you more:



family

- Limited to R379 008 p/b per 12 month cycle
- Limited to PMBs, subject to case management
- R256 680 per family per year, subject to Case Management
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- 150% of tariff, R424 140 limit for Neonatal Hospitalisation
- 50% of tariff, limited to R23 016 for all services
- Limited to PMBs
OOH: Paid from savings, limit of R7 236 before and after threshold
- 100% of TopMed tariff: Unlimited. R2 750 co-payment
- 100% of cost, subject MSA and ATB, limited to R4 824 p/f
- Unlimited - DSP and Formulary applies (non-form or non-DSP: 30% co-pay)
- 100% of AT - R11 976 p/f per annum - 8 CONDITIONS (see chronic conditions tab)

Risk	P	A	C
topmed family	R3 359	R2 686	R 919

Day-to-Day (monthly contribution)	P	A	C
topmed family	R841	R671	R229

Total monthly Contribution	P	A	C
topmed family	R4 200	R3 357	R1 148

ANNUAL Day-to-Day	P	P+A	P+A+C	P+C
	R10 092	R18 144	R20 892	R12 840

benefits

HOSPITAL BENEFIT

Oncology

Specialised Medicine

Organ Transplants

Dialysis

Maternity - Natural Birth

Elective Caesarean

Psychiatric Hospitalisation

Radiology/Pathology/Prosthesis

MRI, CT & PET Scans

External Appliances/Prosthesis

CHRONIC BENEFIT

CDL chronic conditions

Additional chronic conditions

flexiFED 4

- R444 700 p/f at ICON (Independent Clinical Oncology Network)
- Allow access to specialised drugs (Synagis/Botox/ Growth Hormone) where clinical criteria is met for children < age 18
- R444 700 per family
- Limited to R444 700 per family @ DSP
- Unlimited (Network hospitals apply for GRID and Elect options)
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- Limited to R25 100 per family
- Unlimited at Scheme Rate. R2 200 member co-payment for each non-PMB MRI/ CT Scan
- Limited to R11 600 per family
- Unlimited - Members can visit **any pharmacy of choice**, but to ensure no out-of-pocket expense PREFERRED PROVIDERS are Dis-Chem, Medi-Rite & Pharmacy Direct Intermediate Formulary/ 40% co-pay for non-formulary
- R5 680 pb; R11 350 pf **39 CONDITIONS** and Asthma benefit for beneficiaries < age 18
Eczema benefit for beneficiaries < age 18
Acne benefit for beneficiaries < age 21

FlexiFED 4's risk portion is called the CORE BENEFIT BUNDLE and is already jam packed with benefits you're unlikely to find anywhere else, like unlimited GP visits and health screenings! Plus, once your claims have accumulated to your threshold level, claims will be paid from the Threshold Benefit with a 20% co-payment on all claims for you.

This is where things get interesting!
Instead of a classic compulsory MSA that you pay for upfront like on Topmed Family, flexiFED 4 offers you access to a **MediVault** and **Wallet** for day-to-day medical expenses... which you only start paying back over 12 months if and when you use it!

Save even more by choosing our **11% GRID** or **25% Elect savings!**

This is the full MediVault and Wallet available to you per year based on your family composition. You can choose to use as little as R600, the full amount or nothing at all - the choice is yours!

Risk/Core Benefit Bundle	P	A	C
flexiFED 4	R3 006	R2 662	R 919
flexiFED 4 ^{GRID}	R2 676	R2 369	R 818
flexiFED 4 ^{Elect}	R2 255	R2 035	R 703

ANNUAL MediVault & Wallet available - but only pay it back when and if you use it!

	M	M+1	M+2	M+2+
flexiFED 4	R7 500	R14 100	R16 200	R19 500
flexiFED 4 ^{GRID}	R6 600	R12 600	R14 400	R17 400
flexiFED 4 ^{Elect}	R5 700	R10 500	R12 300	R14 700

MediVault Repayment examples
So on flexiFED4, instead of paying upfront for your MSA, you can decide to pay a lower monthly contribution by not accessing your MediVault and Wallet or only a portion thereof! The examples below will illustrate re-payment amounts based on certain percentages of the MediVault activated.

25% activated	(R1 800) R150 p.m	(R3 600) R300 p.m	(R4 200) R350 p.m	(R4 800) R400 p.m
50% activated	(R3 600) R300 p.m	(R7 200) R600 p.m	(R7 800) R650 p.m	(R9 600) R800 p.m
75% activated	(R5 400) R450 p.m	(R10 800) R900 p.m	(R12 000) R1 000 p.m	(R14 400) R1 200 p.m
100% activated	(R7 500) R625 p.m	(R14 100) R1 175 p.m	(R16 200) R1 350 p.m	(R19 500) R1 625 p.m

Your total monthly contribution will be your Risk/Core Benefit Bundle contribution as per your family composition plus the re-payment of the funds that you have transferred from your MediVault to your Wallet (Should you decide to use this)