

# 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 active saver

	Per Month	Per Annum
RISK	R3 379	R40 548
SAVINGS	R644	R7 728
<b>TOTAL</b>	<b>R4 023</b>	<b>R48 276</b>

## flexiFED 1 [This is a network option. Choose from 100 top-class network hospitals.]

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R3 291	R39 492
SAVINGS	R52	R624
<b>TOTAL</b>	<b>R3 343</b>	<b>R40 116</b>

**Amount you will save on annual contribution: R8 160**

**Total MediVault available for a family of 3 = R7 200**  
*Below some repayment examples*

R1 800 ACTIVATED	R3 600 ACTIVATED	R5 400 ACTIVATED	R7 200 ACTIVATED
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**TOTAL MEDIVault REPAYMENT TO THE SCHEME**

R150 p.m.	R300 p.m.	R450 p.m.	R600 p.m.
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**TOTAL PAYMENT TO THE SCHEME (Core Benefit Bundle + MediVault repayment)**

R3 493 p.m.	R3 643 p.m.	R3 793 p.m.	R3 943 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 active saver

# VS

**PLUS** save even more by selecting our Elect option!

## flexiFED 1<sup>Elect</sup>

**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)	R2 468	R29 616
SAVINGS	R39	R468
<b>TOTAL</b>	<b>R2 507</b>	<b>R30 084</b>

**Amount you will save on annual contribution: R18 192**

**Total MediVault available for a family of 3 = R5 400**  
*Below some repayment examples*

R1 200 ACTIVATED	R2 400 ACTIVATED	R4 200 ACTIVATED	R5 400 ACTIVATED
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**TOTAL MEDIVault REPAYMENT TO THE SCHEME**

R100 p.m.	R200 p.m.	R350 p.m.	R450 p.m.
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**TOTAL PAYMENT TO THE SCHEME (Core Benefit Bundle + MediVault repayment)**

R2 607 p.m.	R2 707 p.m.	R2 857 p.m.	R2 957 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.

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

# flexiFED 1

Topmed's **Active Saver** 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 1** option on the other hand, provides you with a benefit-rich core benefit bundle (similar to risk but packed with benefits like **basic dentistry** benefit and **health screenings**), a **Benefit Maximiser**, 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 1**, 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.

If you don't foresee any planned medical procedures in the near future, you can **save a further 25% on your monthly contribution by opting to pay a fixed co-payment of R11 500 on all planned hospital procedures and using our smaller Elect hospital network.**

# why flexiFED 1

- Significantly lower contributions!
- You can get similar day-to-day benefits as on Topmed Active Saver through the MediVault and Wallet, but with the added choice of not activating it at all OR using only a portion thereof!

## OR

You can make your money go further by selecting flexiFED 1<sup>Elect</sup>: Save 25% by choosing the smaller Elect hospital network or paying a fixed excess of R11 500 on a planned hospital procedure at a hospital of your choice.

**PLUS** You can take out **Sanlam Gap Cover**, and should you decide to visit a hospital of choice, it will cover a maximum of R14 000 per beneficiary per year – to make up for your R11 500 co-payment.

For young people who are single, in a relationship or married.

**Access to a MediVault**  
Most people at this life stage prefer hospital plans, but hospital plans have no day-to-day benefits. flexiFED 1 can be like a hospital plan: if you don't use the MediVault you don't pay for it, but should you need it you don't have to rely on family or your bank for a loan. You just access your MediVault and pay it back interest-free.

**Unlimited nominated network GP consults from core benefit bundle** after day-to-day claims have reached the Benefit Maximiser threshold level.

**Unlimited accident and emergency treatment** at any private hospital.

**Female contraception** paid from the core benefit bundle.

**Unlimited private hospital cover for planned procedures** at network hospitals (or the smaller network depending on your choice).

**Specialised radiology** for that fall from your MTB.

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

**Trauma treatment in a casualty ward** paid from the core benefit bundle for sports or hazardous pursuit injuries.

# active saver

NEED BENEFIT COMPARISON

Limited to PMBs, subject to case management

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IH & OOH: Limited to PMBs

100% of TopMed tariff: Unlimited. R2 750 co-payment

No benefit, except PMBs

Unlimited - DSP and Formulary applies (non-form or non-DSP: 30% co-pay)

Unlimited GP consultations at a preferred provider once MSA is depleted

PMB only

Subject to Savings. Once MSA is depleted preventative dentistry benefit paid from Major Medical Benefit

Risk	P	A	C
topmed active saver	R1 537	R1 342	R500

Day-to-Day (monthly contribution)	P	A	C
topmed active saver	R293	R256	R95

Total monthly Contribution	P	A	C
topmed active saver	R1 830	R1 598	R595

ANNUAL Day-to-Day	P	P+A	P+A+C	P+C
	R3 516	R6 588	R7 728	R4 656

# benefits

## HOSPITAL BENEFIT

Oncology

Organ Transplants

Dialysis

Psychiatric Hospitalisation

## RADIOLOGY/PATHOLOGY/PROSTHESIS

MRI, CT & PET Scans

External Appliances/Prosthesis

## CHRONIC BENEFIT

CDL chronic conditions

## DAY-TO-DAY BENEFIT

GPs AND MEDICATION  
General Practitioners

## RADIOLOGY & PATHOLOGY

MRI, CT & PET Scans

## DENTAL BENEFIT

Conservative Dentistry

FlexiFED 1's risk portion is called the CORE BENEFIT BUNDLE and is already jam packed with benefits you're unlikely to find anywhere else, like a basic dentistry benefit and health screenings!

### This is where things get interesting!

Instead of a classic compulsory MSA that you pay for upfront like on Topmed Active Saver, flexiFED 1 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 **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!

# flexiFED 1

Unlimited at cost at PMB level of care

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Unlimited at Scheme Rate.  
**R3 000 member co-payment** for each non-PMB MRI/ CT Scan

Unlimited at cost at PMB level of care

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 Basic Formulary/ 40% co-pay for non-formulary

Subject to **Savings** and **Wallet**. **Unlimited GP visits** at nominated Network GP in Benefit Maximiser

Unlimited at Scheme Rate.  
**R3 000 member co-payment** for each non-PMB MRI/ CT Scan

Paid from Savings / Wallet then Benefit Maximiser:  
2 consults pbpa at DSP, scale and polish, X-rays, fluoride treatment, fissure sealants, fillings, extractions and root canal

Risk/Core Benefit Bundle	P	A	C
flexiFED 1	R1 586	R1 188	R 517
flexiFED 1 <sup>Elect</sup>	R1 189	R891	R 388

ANNUAL MediVault & Wallet available – but only pay it back when and if you use it!				
	M	M+1	M+2	M+2+
flexiFED 1	R3 600	R6 000	R7 200	R8 700
flexiFED 1 <sup>Elect</sup>	R2 700	R4 500	R5 400	R6 600

**MediVault Repayment examples**  
So on flexiFED 1 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 illustrate repayment amounts based on certain percentages of the MediVault activated.

<b>25% activated</b>	(R6 00) R50 p.m	(R1 200) R100 p.m	(R1 800) R150 p.m	(R2 400) R200 p.m
<b>50% activated</b>	(R1 800) R150 p.m	(R3 000) R250 p.m	(R3 600) R300 p.m	(R4 200) R350 p.m
<b>75% activated</b>	(R3 000) R250 p.m	(R4 200) R350 p.m	(R5 400) R450 p.m	(R6 600) R550 p.m
<b>100% activated</b>	(R3 600) R300 p.m	(R6 000) R500 p.m	(R7 200) R600 p.m	(R8 700) R725 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)