

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 savings

	Per Month	Per Annum
RISK	R4 872	R58 464
SAVINGS	R929	R11 148
TOTAL	R5 801	R69 612

flexiFED 3

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R5 074	R60 888
SAVINGS	R56	R672
TOTAL	R5 130	R61 560

Amount you will save on annual contribution: **R8 052**

Total MediVault available for a family of 3 = **R11 100**

Below some repayment examples

R3 000 ACTIVATED	R5 400 ACTIVATED	R8 400 ACTIVATED	R11 100 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R250 p.m.	R450 p.m.	R700 p.m.	R925 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R5 380 p.m.	R5 580 p.m.	R5 830 p.m.	R6 055 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 savings

VS

flexiFED 3

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

flexiFED 3^{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)	R4 516	R54 192
SAVINGS	R50	R600
TOTAL	R4 566	R54 792

Amount you will save on annual contribution: **R14 820**

Total MediVault available for a family of 3 = **R9 900**

Below some repayment examples

R2 400 ACTIVATED	R4 800 ACTIVATED	R7 200 ACTIVATED	R9 900 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R200 p.m.	R400 p.m.	R600 p.m.	R825 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R4 766 p.m.	R4 966 p.m.	R5 166 p.m.	R5 391 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 3^{Elect}

SAVE 25% 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)	R3 806	R45 672
SAVINGS	R42	R504
TOTAL	R3 848	R46 176

Amount you will save on annual contribution: **R23 436**

Total MediVault available for a family of 3 = **R8 400**

Below some repayment examples

R2 400 ACTIVATED	R4 200 ACTIVATED	R6 600 ACTIVATED	R8 400 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R200 p.m.	R350 p.m.	R550 p.m.	R700 p.m.
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TOTAL PAYMENT TO THE SCHEME
(Core Benefit Bundle + MediVault repayment)

R4 048 p.m.	R4 198 p.m.	R4 398 p.m.	R4 548 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 Savings 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 3 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 3, 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 3

flexiFED 3 offers these amazing benefits to give you more:

For young, still growing families.

Rich maternity benefits:

- 2x antenatal scans and 12 ante- and postnatal consults with midwife, network GP and gynaecologist

- Fedhealth Baby programme
- Doula benefit
- Postnatal midwifery benefit
- Private ward cover

Lifestyle benefits:

- Female contraception and vasectomies
- Unlimited nominated network GP consults from core benefit bundle after day-to-day claims have reached the Benefit Maximiser threshold level.
- Child rates up to 27 for financially dependent children.
- Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease.

Great childhood benefits: ALL PAID FROM THE CORE BENEFIT BUNDLE

- Paed-IQ (online parenting hub)
- Paediatric consultations without referral up to 24 months old
- Infant hearing screening benefit
- Childhood immunisations
- Trauma treatment in a casualty ward for those falls from the swing.
- Unlimited nominated network GP consults from core benefit bundle after day-to-day claims have reached the Benefit Maximiser threshold level.
- Childhood illness specialised drug benefit up to 18 years old
- Additional chronic benefit for children up to the age of 18 for kids with asthma, eczema and acne up to the age of 21.
- Only pay for up to three children, the rest are covered for free.

savings

- Limited to PMBs, subject to case management
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- Subject to pre-auth. 100% of tariff
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- IH & OOH: Limited to PMBs
- 100% of TopMed tariff: Unlimited. R2 750 co-payment
- Subject to available Savings
- Unlimited - DSP and Formulary applies (non-form or non-DSP: 30% co-pay)
- No benefit
- Subject to available MSA
- 100% of TopMed tariff: Unlimited. R2 750 co-payment
- Subject to available MSA
- Subject to available MSA
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Risk	P	A	C
topmed savings	R2 320	R1 853	R699

Day-to-Day (monthly contribution)	P	A	C
topmed savings	R443	R353	R133

Total monthly Contribution	P	A	C
topmed savings	R2 763	R2 206	R832

ANNUAL Day-to-Day			
P	P+A	P+A+C	P+C
R5 316	R9 552	R11 148	R6 912

benefits

HOSPITAL BENEFIT

- Specialised Medicine
- Organ Transplants
- Dialysis
- Maternity - Natural Birth
- Elective Caesarean
- Psychiatric Hospitalisation
- MRI, CT & PET Scans

CHRONIC BENEFIT

- CDL chronic conditions
- Additional chronic conditions

DAY-TO-DAY BENEFIT

- GPs AND MEDICATION
- General Practitioners
- RADIOLOGY & PATHOLOGY
- MRI, CT & PET Scans
- DENTAL BENEFIT
- Conservative Dentistry

OPTICAL BENEFIT

- Examination
- Lenses
- Frames

FlexiFED 3'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 Savings, flexiFED 3 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!

flexiFED 3

- Allow access to specialised drugs (Synagis/Botox/Growth Hormone) where clinical criteria is met for children <age 18
 - R277 900 per family
 - Limited to R277 900 per family @ DSP
 - Unlimited. Private ward cover for maternity event.
 - Unlimited. Private ward cover for maternity event.
 - 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
 - Asthma benefit for beneficiaries < age 18
 - Eczema benefit for beneficiaries < age 18
 - Acne benefit for beneficiaries < age 21
 - Subject to Savings and Wallet. Unlimited GP visits at nominated Network GP in Benefit Maximiser
 - Unlimited at Scheme Rate. R2 200 member co-payment for each non-PMB MRI / CT Scan
 - Subject to Savings and Wallet then Benefit Maximiser. 2 consults pbpa at DSP, scale and polish, X-rays, fluoride treatment, fissure sealants, fillings, extractions and root canal
- The following optometry benefits paid from the Core Benefit Bundle
- 1 comprehensive consult from Risk
 - 1 pair single vision/bifocal lenses from Risk
 - Up to R200 from Risk

Risk/Core Benefit Bundle	P	A	C
flexiFED 3	R2 269	R1 996	R 809
flexiFED 3 ^{GRID}	R2 019	R1 777	R 720
flexiFED 3 ^{Elect}	R1 702	R1 497	R607

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

	M	M+1	M+2	M+2+
flexiFED 3	R5 100	R9 600	R11 100	R13 200
flexiFED 3 ^{GRID}	R4 500	R8 700	R9 900	R11 700
flexiFED 3 ^{Elect}	R3 900	R7 200	R8 400	R9 900

MediVault Repayment examples
So on flexiFED 3, 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 200)	(R2 400)	(R3 000)	(R3 600)
	R100 p.m	R200 p.m	R250 p.m	R300 p.m
50% activated	(R2 400)	(R4 800)	(R5 400)	(R6 600)
	R200 p.m	R400 p.m	R450 p.m	R550 p.m
75% activated	(R3 600)	(R7 200)	(R8 400)	(R9 600)
	R300 p.m	R600 p.m	R700 p.m	R800 p.m
100% activated	(R5 100)	(R9 600)	(R11 100)	(R13 200)
	R425 p.m	R800 p.m	R925 p.m	R1100 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)