

# more support when you need it

- The **Fedhealth Family Room**, our online member portal
- The **Fedhealth Baby Programme**, support and advice for all pregnant beneficiaries
- **Paed-IQ**, free online parenting hub
- **24-Hour Fedhealth Nurse Line**
- **Emergency transport/response** through Europ Assistance
- **Emotional Wellbeing Programme** gives members free telephonic support and advice through those stressful curveballs life throws at us, and can put them in touch with a psychologist at a reduced rate if required.
- **MediTaxi**, transport service for members who need follow-up medical visits following a hospital authorisation.
- **SOS Call Me**, USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi.
- **Comprehensive managed care programmes:**
  - 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 and 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 a GP, physio and biokineticist to assess and treat their condition.
  - Smoking Cessation Programme – All members on all options can sign up for the GoSmoke-Free 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 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.

## topmed comprehensive

# VS

## maxima PLUS

Topmed's **Comprehensive** option provides comprehensive medical aid cover through an in-hospital benefit, a Medical Savings Account for day-to-day medical expenses, as well as a Threshold Benefit.

Fedhealth's **maxima PLUS** option is also a comprehensive option, providing you with ample cover through a core benefit bundle (similar to risk), a generous Medical Savings Account, a Threshold Benefit and an Out-of-Hospital-Expenses Benefit.

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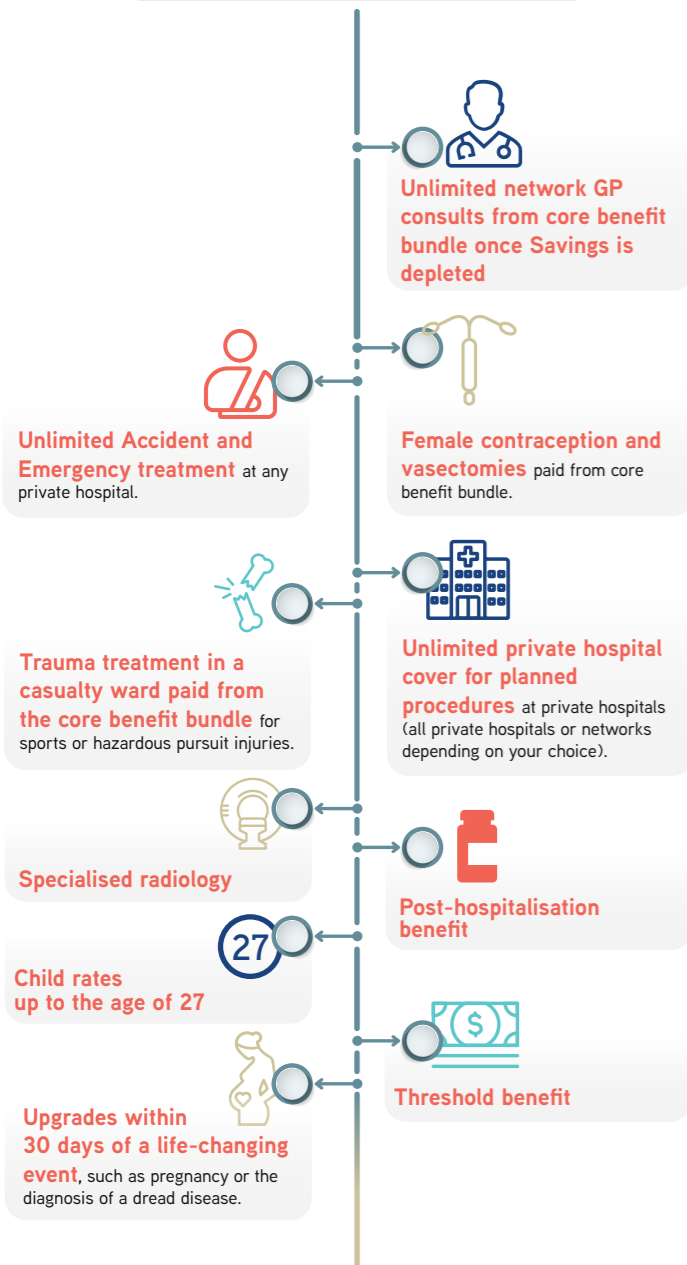
**www.fedhealth.co.za**



# why maxima PLUS comprehensive benefits

maxima PLUS offers these amazing benefits give you even more:

For mature families looking for cover that leaves nothing to chance.



- Limited to R628 848 p/b per 12 month cycle
- Sub-limit of R355 944 p/f with 20% co-payment
- Benefits & treatment provided through Case Management Programme
- Benefits & treatment provided through Case Management Programme
- 300% of tariff, unlimited benefit for neonatal hospitalisation
- 300% of tariff
- Benefits & treatment provided through Case Management Programme limited to 21 days pbpa
- 100% of tariff. R2 750 co-payment per scan
- Various limits
- 100% of tariff from yearly limit at a DSP, thereafter unlimited from Extended Cover at 100% of tariff
- Unlimited

## 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

- Unlimited
- R347 900
- Unlimited
- Unlimited
- Unlimited
- Unlimited
- R40 300 p/f/p/a
- Unlimited at scheme rate. No co-payment on scans
- Various limits
- 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. Comprehensive formulary/ 40% for non-formulary
- R15 000 p/b, R28 100 p/f 40 CONDITIONS

Fedhealth's risk portion is called the CORE BENEFIT BUNDLE and is already jam packed with benefits you're unlikely to find anywhere else, like an unlimited network GP consultation benefit and health screenings!

Risk	P	A	C
<b>comprehensive</b>	R7 306	R6 029	R1 715
+			
<b>Day-to-Day (monthly contribution)</b>	P	A	C
<b>comprehensive</b>	R0	R0	R0
=			
<b>Total monthly Contribution</b>			
<b>comprehensive</b>	R7 306	R6 029	R1 715

Risk/Core Benefit Bundle	P	A	C*
maxima PLUS	R7 894	R6 808	R2 466
+			
<b>Day-to-Day (monthly contribution)</b>	P	A	C*
maxima PLUS	R460	R396	R144
=			
<b>Total monthly Contribution</b>	P	A	C*
maxima PLUS	R8 354	R7 204	R2 610
=			
<b>Annual Threshold*</b>	P	A	C*
maxima PLUS	R15 818	R12 166	R4 219
=			
<b>Annual Out-of-Hospital Expenses Benefit</b>			
maxima PLUS	R8 723	R6 295	R1 934

\* Up to a maximum of three children