






Fedhealth 2020 launch highlights

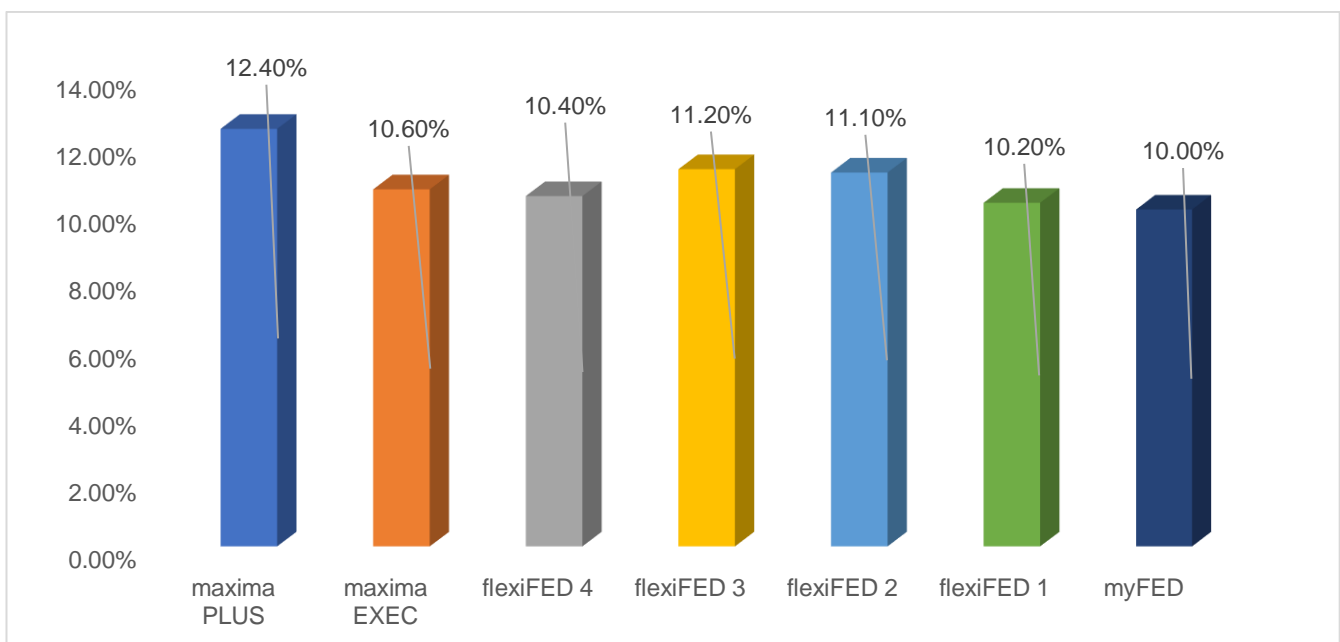
-  Weighted average contribution increase: 10.6%
-  Benefit changes / improvements
-  MediVault enhancements
-  Benefit Maximiser renamed
-  Sanlam Reality



Fedhealth Medical Scheme 2020

The Fedhealth Medical Scheme benefits and contributions for 2020 were communicated to brokers at a launch on 16 September 2019. In a very difficult operating environment, Fedhealth was able to limit their weighted average increase to 10.6%. The scheme also introduced a number of benefit enhancements and slight changes to the workings of their MediVault/Wallet. The Scheme remains one of the leaders in the industry, with current membership of just over 144 000 beneficiaries and reserves of 31%.

Weighted average contribution increase: 10.6%



Benefit changes: Fedhealth

Benefit changes / improvements to maxima EXEC and maxima PLUS

- ⦿ Enhanced maternity benefits paid from Risk on maxima EXEC and maxima PLUS:
 - 2 x 2D scans
 - Antenatal classes up to R1 090
 - 12 ante- and/or postnatal consultations with a midwife, network GP and gynaecologist
 - Amniocentesis
 - Access to a private ward for delivery
- ⦿ **NEW** - One consultation with a paediatrician per beneficiary per year up to the age of 24 months paid from Risk on maxima EXEC and maxima PLUS
- ⦿ The number of chronic conditions covered on maxima EXEC increased to 56 and maxima PLUS to 70
- ⦿ The unlimited chronic disease benefits for childhood illnesses, previously offered on flexiFED 3, introduced on maxima EXEC and maxima PLUS:
 - Acne for child dependants up to the age of 21
 - Allergic Rhinitis for child dependants up to the age of 18
 - Eczema in child dependants up to the age of 18

Benefit changes / improvements to flexiFED range

- ⦿ The co-payment for using a non-network hospital for planned procedures on the GRID and Elect options increase to R12 000
- ⦿ Available MediVault funds have been standardised within options. Members on the GRID or an Elect option will have the same MediVault amount as members on the main option
- ⦿ The Benefit Maximiser has been renamed to the Threshold Benefit
- ⦿ Introducing the Designated Service Provider (DSP) for Chronic Disease Benefit across the flexiFED range for 2020:
 - New DSP on flexiFED1 (Clicks, MediRite & Pharmacy Direct) & flexiFED1Elect (MediRite & Pharmacy Direct)
 - New DSP on flexiFED 2Grid and flexiFED 2Elect (MediRite & Pharmacy Direct)
- ⦿ The unlimited chronic disease benefits for childhood illnesses on flexiFED3 have been extended to flexiFED4 (mentioned above)
- ⦿ The Chronic Disease Benefit on flexiFED3 has been extended to include a R3 000 per family, per year benefit for the following conditions: ADHD, depression, Generalised Anxiety Disorder and PTSD

	<ul style="list-style-type: none"> ⦿ The maternity benefits on flexiFED3 paid from Risk have been extended to flexiFED4 ⦿ NEW - One consultation with a paediatrician per beneficiary per year up to the age of 24 months paid from Risk on flexiFED4 ⦿ NEW - extraction of wisdom teeth on flexiFED 1 with a R4 400 co-pay
Benefit changes / improvements to myFED	<ul style="list-style-type: none"> ⦿ Contracted GP visits remain unlimited and utilisation monitoring will only come after 10 visits per beneficiary per year
General changes	<ul style="list-style-type: none"> ⦿ Inflationary increases have been applied to all benefit limits, threshold levels, procedure co-payments, and non-network hospital co-payments

Sanlam Reality Programme

Sanlam Reality	<p>Sanlam Reality is a lifestyle and rewards programme available to all Fedhealth medical scheme members. With Sanlam Reality, members get special offers on selected Sanlam products, save money on wellness, travel, and entertainment and are rewarded for financially responsible behaviour by earning tier points.</p> <ul style="list-style-type: none"> ⦿ All Fedhealth medical scheme members automatically qualify for Reality Access and get access to FREE Pet Accident Cover, Funeral Cover and International Travel Insurance benefits. ⦿ Fedhealth members can also upgrade to a paying Sanlam Reality membership option, Reality Core. Save on local flights, gym membership, hotel accommodation, car hire, movies and more. <p>Membership fees:</p> <p style="padding-left: 40px;">Single membership option: R99 per month Family membership option: R130 per month</p> <ul style="list-style-type: none"> ⦿ Reality Health is the flagship offering with great discounts, many unique benefits, and an expanded gym offering. Save on local and international flights, gym membership, hotels, car hire, travel insurance, movies, entertainment and more. <p>Membership fees:</p> <p style="padding-left: 40px;">Single membership option: R215 per month Family membership option: R275 per month</p>
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Fedhealth contribution table 2020

myFED (capitation plan)

Highest household income per month	Principal member	Adult dependant	Child dependant
myFED (R1 – R6 251)	R1 023	R 893	R 492
myFED (R6 252 – R10 219)	R1 297	R1 126	R 634
myFED (R10 220 – R12 622)	R1 818	R1 587	R 697
myFED (R12 623 – R14 426)	R2 310	R1 904	R 903
myFED (R14 427+)	R3 133	R2 854	R1 194

flexiFED1 (network)

	Risk Contribution	Nominal Savings	Total
Principal member	R1 696	R25	R1 721
Adult dependant	R1 330	R19	R1 349
Child dependant	R 620	R 8	R 628

flexiFED1Elect

	Risk Contribution	Nominal Savings	Total
Principal member	R1 322	R19	R1 341
Adult dependant	R1 034	R14	R1 048
Child dependant	R 482	R 6	R 488

Contributions are calculated up to a maximum of 3 children

flexiFED2

	Risk Contribution	Nominal Savings	Total
Principal member	R2 250	R25	R2 275
Adult dependant	R1 954	R21	R1 975
Child dependant	R 668	R 7	R 675

flexiFED2Grid

	Risk Contribution	Nominal Savings	Total
Principal member	R2 000	R22	R2 022
Adult dependant	R1 740	R19	R1 759
Child dependant	R 594	R 7	R 601

flexiFED2Elect

	Risk Contribution	Nominal Savings	Total
Principal member	R1 684	R19	R1 703
Adult dependant	R1 468	R16	R1 484
Child dependant	R 502	R 6	R 508

flexiFED3

	Risk Contribution	Nominal Savings	Total
Principal member	R2 520	R25	R2 545
Adult dependant	R2 274	R22	R2 296
Child dependant	R 906	R9	R 915

flexiFED3Grid

	Risk Contribution	Nominal Savings	Total
Principal member	R2 240	R22	R2 262
Adult dependant	R2 024	R20	R2 044
Child dependant	R806	R 8	R 814

flexiFED3Elect

	Risk Contribution	Nominal Savings	Total
Principal member	R1 888	R19	R1 907
Adult dependant	R1 706	R16	R1 722
Child dependant	R 680	R 7	R 687

flexiFED4	Risk Contribution	Nominal Savings	Total
Principal member	R3 342	R25	R3 367
Adult dependant	R3 032	R22	R3 054
Child dependant	R1 028	R 8	R1 036

flexiFED4Grid	Risk Contribution	Nominal Savings	Total
Principal member	R2 966	R22	R2 988
Adult dependant	R2 698	R20	R2 718
Child dependant	R 916	R 7	R 923

flexiFED4Elect	Risk Contribution	Nominal Savings	Total
Principal member	R2 502	R19	R2 521
Adult dependant	R2 318	R17	R2 335
Child dependant	R 786	R 6	R 792

maxima EXEC	Risk Contribution	Savings Contribution	Total
Principal member	R5 218	R774	R5 992
Adult dependant	R4 530	R672	R5 202
Child dependant	R1 660	R246	R1 906

Contributions are calculated up to a maximum of 3 children

maxima EXEC Grid	Risk Contribution	Savings Contribution	Total
Principal member	R4 646	R690	R5 336
Adult dependant	R4 032	R599	R4 631
Child dependant	R1 476	R219	R1 695

maxima PLUS	Risk Contribution	Savings Contribution	Total
Principal member	R8 992	R478	R9 470
Adult dependant	R7 762	R412	R8 174
Child dependant	R2 860	R152	R3 012

Contributions are calculated up to a maximum of 3 children

Fedhealth annual threshold levels

	maxima PLUS	maxima EXEC	maxima EXEC Grid
Principal member	R16 530	R14 265	R14 265
Per adult	R12 713	R10 954	R10 954
Per child*	R 4 409	R 3 669	R 3 669

**A maximum of three children are counted when calculating the Annual Threshold*

Unique Fedhealth Features

Apart from the substantial premium discounts to be derived from using the GRID or Elect networks, Fedhealth has enhanced the flexibility of the Medivault and Wallet voluntary savings offering, by allowing repayments over shorter periods to coincide with the calendar year.

Gap Cover

Fedhealth's products can be complimented with Sanlam GAP to provide a seamless claims experience.

Year End member Sessions



Apart from the communication which all members will receive from Fedhealth regarding the changes to their specific options, Simeka Health will make available our allocated healthcare consultants for year-end member sessions as agreed.

Further, the Helpdesk (0860 122 340) is always available to assist your employees with detailed information about the 2020 benefits and to select a suitable option.

Simeka Health

September 2019

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