



2022 | Fedhealth Medical Aid update

Dear valued client

It has been more than 18 months since COVID-19 became part of our lives. During the second half of 2020 and throughout 2021 we learnt to adapt to a new normal.

Each medical scheme has its own approach to dealing with the testing, treatment and vaccinations for COVID-19, guided by the Council for Medical Schemes. While medical schemes have a better idea of what to expect in terms of COVID-19 related claims, there are still a number of uncertainties regarding the vaccination roll out, further waves and how non-essential procedures will again become the norm, going forward.

As your appointed healthcare consultants, Simeka Health takes pleasure to provide the highlights of the contribution and benefit changes for 2022.

Increase

In 2022, the scheme will **increase** its contributions by an average of **7.4% from 1 April 2022**. This equates to an annualised average contribution increase of 5.5%. This increase includes a three month increase holiday, during which the scheme will use excess reserves to fund the 2022 increase. During January, February and March, members will continue to pay 2021 rates. Despite this increase holiday, the benefit enhancements will be effective from 1 January 2022. FlexiFED 1 will only see a CPI increase and the same applies to child rates across the board.

Highlights

- A new income band for myFED will be introduced. Members who fall into this new band will experience reductions in their contributions of 10.7%.
- There will be no double-digit average family increase for any benefit option.
- CPI related increases for the majority of lives.
- New benefit enhancements:
 - ICON and SAOC will be the preferred providers for oncology treatment on all options
 - The HPV vaccine for girl beneficiaries between the ages of 9 to 14 will be covered from Risk on most options
 - Mammogram frequency on the screening benefit will be once every two years
 - Introduction of a Stress and Anxiety benefit on flexiFED 1.
- MediVault allowances across the board received inflationary increases.

New COVID-19 benefit

Fedhealth is introducing a COVID-19 benefit – a basket of all the benefits needed to prevent, test for and treat COVID-19. This benefit basket will cover:

- Awareness and education, in the form of ongoing newsletters, updates and information, as well as the COVID-19 support portal on the Fedhealth website.

- Prevention, which includes a weight management programme, the GoSmokeFree programme and Oximeters.
- Testing and pathology: Molecular, Serological and Antigen tests are covered by the Scheme for members under investigation.
- Doctor's visits and screenings: Doctor's visits are covered from Fedhealth's unlimited GP benefit paid from Risk. Virtual consults have also been introduced to limit physical contact.
- A PMB care template, which activates automatically when a member's COVID-19 diagnosis is confirmed. This covers consultations, pathology, radiology and certain procedures like intravenous infusions and nebulisation
- Hospitalisation: Unlimited hospital cover, ambulance transfers, post-hospitalisation physiotherapy, acute home oxygen and the popular Hospital at Home benefit where members can receive treatment in the comfort of their own homes.

Fedhealth Member App, powered by AMP

From October 2021, members can enjoy a FREE upgrade on the Fedhealth Member App: integration with AMP or the AfroCentric Mobile Platform.

Thanks to this integration with AMP, the App will become a fun tool that uses a gaming element and real-time data to help members stay healthy, informed and inspired. Both members and their dependants will be able to use the Fedhealth Member App with AMP features.

- Calculating your Healthscore: Using real-time data, like age, blood pressure or data from a wearable device, the App calculates the member's own personal Healthscore to educate, guide and nudge them to stay healthy.
- Creating your avatar, linked to the Healthscore: A fun gaming element added to the App, is that members can create their own unique avatars which will change and adapt as the Healthscore changes.
- Discounts in the AVO online mall: AMP integration will enable members to enjoy discounts from the AVO online mall, with more than 7 000 rewards partners.

International travel benefit and Dotsure pet insurance benefit

From 2022, AMP will offer Fedhealth members the International travel benefit and the Dotsure benefit:

- Members will be able to apply for international travel insurance of R5 million directly on the App.
- The Dotsure pet insurance benefit has been expanded quite significantly to include:
 - Existing R3 000 accidental cover
 - New R5 000 liability cover in case your pet injures another pet or person
 - Discount vouchers for pet food on the retail site
 - 30% discount for all Fedhealth members on Dotsure policies

Coming soon: Sanlam Corporate Wellness Solutions

From 2022, Sanlam will also introduce Sanlam Corporate Wellness Solutions: a comprehensive set of wellness products and services that meet staff-focused healthcare outcomes while addressing corporate employer needs.

Further communication and updates will follow over the next few weeks.

Simeka Health

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