

# 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 essential

This is a network option.

	Per Month	Per Annum
RISK	R3 844	R46 128
SAVINGS	R0	R0
<b>TOTAL</b>	<b>R3 844</b>	<b>R46 128</b>

## flexiFED 2<sup>GRID</sup>

This is a network option. Choose from 100 top-class network hospitals.

	Per Month	Per Annum
Core Benefit Bundle (Risk)	R3 930	R47 160
SAVINGS	R48	R576
<b>TOTAL</b>	<b>R3 978</b>	<b>R47 736</b>

Amount you PAY MORE per annum:  
**R1 608\***

Total MediVault available for a family of 3 =  
**R8 100**  
*Below some repayment examples*

R2 400 ACTIVATED	R4 200 ACTIVATED	R6 000 ACTIVATED	R8 100 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R200 p.m.	R350 p.m.	R500 p.m.	R675 p.m.
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TOTAL PAYMENT TO THE SCHEME  
(Core Benefit Bundle + MediVault repayment)

R4 178 p.m.	R4 328p.m.	R4 478 p.m.	R4 653 p.m.
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\* For the first time, you now also have access to a day-to-day benefit which you can decide to use or not. You can tap into the available funds in your MediVault and repay it interest free over 12 months.

# topmed essential

# VS

# flexiFED 2<sup>GRID</sup>

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

## flexiFED 2<sup>Elect</sup>

**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 313	R39 756
SAVINGS	R41	R492
<b>TOTAL</b>	<b>R3 354</b>	<b>R40 248</b>

Amount you will save on annual contribution:  
**R5 880**

Total MediVault available for a family of 3 =  
**R6 900**  
*Below some repayment examples*

R1 800 ACTIVATED	R3 600 ACTIVATED	R5 400 ACTIVATED	R6 900 ACTIVATED
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TOTAL MEDIVault REPAYMENT TO THE SCHEME

R150 p.m.	R300 p.m.	R450 p.m.	R575 p.m.
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TOTAL PAYMENT TO THE SCHEME  
(Core Benefit Bundle + MediVault repayment)

R3 504 p.m.	R3 654 p.m.	R3 804 p.m.	R3 929 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.

If you go onto Elect and you take out Sanlam Gap Cover, and use up to R2300 of your MediVault, you pay the same as your Topmed Essential contribution.

Topmed's **Essential** plan is a hospital plan only – which means there is no cover for day-to-day medical expenses.

Fedhealth's **flexiFED 2<sup>GRID</sup>** 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**, **PLUS access to a MediVault and Wallet facility for day-to-day medical expenses**, which you only pay for once you start using it. Therefore, unlike the Topmed Essential plan, **flexiFED 2<sup>GRID</sup>** gives you the choice to activate funding for day-to-day benefits.

**flexiFED 2<sup>GRID</sup>** is one of our GRID options, which means you already **save 11%** on your monthly contribution by using our GRID network hospitals for planned procedures. But, if you don't foresee any planned medical procedures in the near future, you can **save 25% 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 2<sup>GRID</sup>

flexiFED 2<sup>GRID</sup> offers these amazing benefits to give you more:

For young families who are just starting out.

### Rich maternity benefits:

- 2x antenatal scans and 8 ante- and postnatal consults with midwife, network GP and gynaecologist
- Fedhealth Baby programme
- Doula benefit
- Postnatal midwifery benefit

### Access to a MediVault for day-to-day benefits.

You just access your MediVault and pay it back interest-free.

### Lifestyle benefits:

- Female contraception and vasectomies
- Unlimited nominated network GP consults after day-to-day claims have reached the Benefit Maximiser threshold level.
- 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 12 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 after day-to-day claims have reached the Benefit Maximiser threshold level.
- Childhood illness specialised drug benefit up to 18 years old
- Only pay for up to three children, the rest are covered for free.

## essential

Limited to PMBs, subject to case management

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- 3 antenatal consults (100%)
- 12 antenatal classes (100%)
- 1 2D scans
- 1 newborn paediatric consults
- Pre-natal vitamins
- DoH immunisations

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)

No benefit

PMB only

No benefit

Risk	P	A	C
topmed <b>essential</b>	R1 739	R1 399	R706
	+		
Day-to-Day (monthly contribution)	P	A	C
topmed <b>essential</b>	0	0	0

## benefits

### HOSPITAL BENEFIT

- Specialised Medicine
- Organ Transplants
- Dialysis
- Maternity - OOH

### 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 2<sup>GRID</sup>'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!

Topmed's Essential plan is a hospital plan only, which means you don't have any cover for day-to-day medical expenses. On the other hand, flexiFED 2<sup>GRID</sup> gives you the choice to activate the MediVault and Wallet to cover day-to-day expenses! And, you'll only pay it back once you start using it - interest-free over 12 months!

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 2<sup>GRID</sup>

- 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

The following benefits are paid from the CORE BENEFIT BUNDLE from Rand 1:

- 2 2D scans
- Antenatal classes: R1 050
- 8 Ante- or postnatal consults (NGP/Midwife/NGynae)
- 1 Amniocentesis
- Doula benefit: R1 300 per delivery
- 1 Paediatric consult (no referral) up to age 1
- Maternity Programme
- Toddler Programme
- Infant hearing screening benefit
- DoH immunisations

Limited to R23 700 per family

Unlimited at Scheme Rate. R2 200 member co-payment for each non-PMB MRI/ CT Scans

Limited to R11 000 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

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 Scans

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 2 <sup>GRID</sup>	R1 834	R1 555	R 541
flexiFED 2 <sup>Elect</sup>	R1 546	R1 311	R 456
<b>ANNUAL MediVault &amp; Wallet available - but only pay it back when and if you use it!</b>			
	M	M+1	M+2
flexiFED 2 <sup>GRID</sup>	R3 600	R6 900	R8 100
flexiFED 2 <sup>Elect</sup>	R3 300	R6 000	R8 100

### MediVault Repayment examples

So on flexiFED 2<sup>GRID</sup> instead of having no day-to-day benefit, you can access your full MediVault and Wallet or a portion thereof to cover day-to-day medical expenses. You'll only pay back what you use - interest-free over 12 months! Just some extra peace of mind when you need it.

25% activated	(R1 200) R100 p.m	(R1 800) R150 p.m	(R2 400) R200 p.m	(R3 000) R250 p.m
50% activated	(R2 400) R200 p.m	(R3 600) R300 p.m	(R4 800) R400 p.m	(R5 460) R450 p.m
75% activated	(R3 000) R250 p.m	(R6 000) R500 p.m	(R6 600) R550 p.m	(R8 400) R700 p.m
100% activated	(R4 200) R350 p.m	(R7 800) R650 p.m	(R9 000) R750 p.m	(R10 800) R900 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)