

flexi**FED** 2

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## flexi**FED** 2

### Why choosing **Fedhealth** is the smart choice

If you're looking for a trusted medical scheme that offers you greater customisation, innovation and affordability, you've come to the right place. Fedhealth has been providing South Africans with quality medical aid since 1936, and with reserves of R1,2 billion and a Global Credit Rating of AA- retained for 18 consecutive years, we are more than capable of paying our members' claims.

### About flexi**FED**

Our flagship flexi**FED** options are excellent hospital plans with some built-in day-to-day benefits – taking your unique life stage and family composition into account.

You've downloaded the **flexiFED 2** option brochure. This option offers excellent cover for young couples ready to start a family with rich maternity and childhood benefits, and a basic dentistry benefit once in Threshold.



flexiFED 1  
YOUNG SINGLES  
from R1 953



flexiFED 2  
FAMILY START-UPS  
from R2 835



flexiFED 3  
GROWING FAMILIES  
from R3 236



flexiFED 4  
MATURE FAMILIES  
from R4 330

## Choose to **save money with our discount options**

**Want to save some real money on your monthly contribution?** We give you two ways to do just that! With Fedhealth, you can choose between **two optional variants** to add a substantial discount to your monthly medical aid contributions:

**SAVE 10%**

### **GRID – save 10%**

In exchange for 10% off your monthly contribution, you must use one of the 120 Fedhealth GRID network hospitals countrywide for all planned procedures. This doesn't apply to emergencies.

**SAVE 25%**

### **Elect – save 25%**

To get 25% off your monthly contribution, you pay a R15 470 co-payment on all planned hospital procedures at any private hospital. This doesn't apply to emergencies.

## Choose how to pay **for your day-to-day savings**

Use it as a **hospital plan only** but with a **day-to-day savings back-up plan**

If you want to keep your contributions as low as possible while ensuring complete peace of mind should you be admitted to hospital, the flexiFED **hospital plan** is perfect for you. However, you can also access a day-to-day savings back-up plan in case you need it. **Simply use the Fedhealth Savings** you need – that's all you will have to pay for – interest-free over 12 months.

The amounts below\* are how much **Fedhealth Savings** you have available based on your option and family composition. The amount you activate will be divided by 12 and added to your hospital plan contribution.

### **What makes our hospital plans special?**

Because unlike other hospital plans that only pay for hospital related expenses, our flexiFED plans go further by covering members for a range of day-to-day benefits as well. These include all our unique benefits and certain plans offer even more built in day-to-day benefits for things like optometry, maternity, childhood benefits and mental health... all at no additional cost to the member.

flexiFED 2	Member Total	Adult Total	Child Total		flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level
Any hospital	R3 787	R3 370	R1 118	M	R3 787	R3 396	R2 835	R6 200
GRID	R3 396	R3 027	R1 003	M+AD	R7 157	R6 423	R5 369	R11 300
Elect	R2 835	R2 534	R842	M+AD+CD	R8 275	R7 426	R6 211	R12 800
				M+AD+2CD	R9 393	R8 429	R7 053	R16 400

### **Back-up day-to-day savings available\***

	Available Day-to-Day*
M	R10 340
M+AD	R19 560
M+AD+CD	R24 310
M+AD+2CD	R27 360*

\*Maximum Fedhealth Savings available per family.



## Use it as a **savings plan**

You can enhance your cover even further with an annual pool of funds for day-to-day expenses to cover you for additional benefits that are not already covered on your plan.



	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-day
<b>M</b>	R4 224	R3 833	R3 272	R6 200	R 5 240
<b>M+AD</b>	R7 814	R7 080	R6 026	R11 300	R7 880
<b>M+AD+CD</b>	R9 313	R8 464	R7 249	R12 800	R12 450
<b>M+AD+2CD</b>	R10 759	R9 795	R8 419	R16 400	R16 390

\*Maximum Fedhealth Savings available per family.





**Need more convincing?** Check out more of **flexiFED 2's** great benefits.



#### Preventative and screening benefit

Screenings like HIV tests, Pap smears, HPV PCR tests, cholesterol screening, wellness and preventative screenings and flu vaccines.



#### Lifestyle benefit

Female contraception paid from Risk.



#### Rich maternity benefit

Cover for natural deliveries, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 8 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit. PLUS many more!



#### Basic dentistry in Threshold

Basic dentistry benefit once the Threshold level has been reached, includes two annual consultations per beneficiary including x-rays, scaling and polishing, fillings, extractions and root canal.



#### In-hospital benefit

Unlimited accident and emergency treatment at any private hospital. Unlimited hospital cover for planned procedures.



#### Chronic disease cover

Unlimited cover for 27 (CDL) chronic conditions.



#### Childhood benefit

Paediatric consultation without referral up to 12 months old; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old. PLUS many more!



#### Enhanced preventative and screening benefit

HPV vaccine.

flexi**FED 2** plans provide:

#### Threshold benefit

Once day-to-day claims have accumulated to the Threshold level, certain claims will be paid from the Threshold benefit. These include basic dentistry and unlimited nominated network GP visits. A 20% co-payment applies to GP consultations in Threshold.

**Finally**, you will enjoy this collection of unique benefits on every flexi**FED option** – you'll have to search far and wide to get similar value on another scheme!



Unlimited GP visits



Female contraceptives



Post-hospitalisation treatment



7 days of take-home medicine



Child rates for financially dependent children up to the age of 27



Upgrades within 30 days of a life-changing event



Specialised radiology



Trauma treatment at a casualty ward



Only pay for three children

**Get in touch with us today to join Fedhealth!**

Simply talk to your broker or call us on **0860 002 153** on Mondays to Thursdays (8h30 – 17h00) or Fridays (09h30 – 17h00).

Or, if you're ready to join right now, complete the **flexiFED 2 Application Form**:

<https://www.fedhealth.co.za/online-application/>