

flexi**FED** 4

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FEDHEALTH



Sanlam healthcare partner

flexi**FED** 4

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**

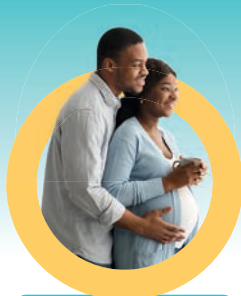
Our flagship flexi**FED** options are excellent hospital plans with some built-in day-to-day benefits – taking your unique life stage and family composition into account.

You've downloaded the **flexiFED 4** option brochure. This option offers excellent cover for mature families with enhanced maternity and childhood benefits, a mental health benefit, and an unlimited network GP benefit from Rand 1.

flexiFED 4



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 4	Member Total	Adult Total	Child Total
Any hospital	R5 782	R5 277	R1 739
GRID	R5 180	R4 737	R1 561
Elect	R4 330	R4 035	R1 328

	flexiFED 4	flexiFED 4 ^{GRID}	flexiFED 4 ^{Elect}	Annual Threshold Level
M	R5 782	R5 180	R4 330	R21 200
M+AD	R11 059	R9 917	R8 365	R36 800
M+AD+CD	R12 798	R11 478	R9 693	R41 700
M+AD+2CD	R14 537	R13 039	R11 021	R46 600

Back-up day-to-day savings available*

	Available Day-to-Day*
M	R15 800
M+AD	R30 210
M+AD+CD	R34 970
M+AD+2CD	R39 720*

*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 4	flexiFED 4 ^{GRID}	flexiFED 4 ^{Elect}	Annual Threshold Level	Available Day-to-Day*
M	R6 875	R6 273	R5 423	R21 200	R13 120
M+AD	R12 973	R11 831	R10 279	R36 800	R22 970
M+AD+CD	R14 981	R13 661	R11 876	R41 700	R26 200
M+AD+2CD	R17 052	R15 554	R13 536	R46 600*	R30 180

*Maximum Fedhealth Savings available per family.



Need more convincing? Check out more of flexiFED 4'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.



Enhanced preventative and screening benefit

HPV vaccine.



Lifestyle benefit

Female contraception paid from Risk.



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.



Cover for additional chronic conditions

Cover for 18 additional chronic conditions.



Rich maternity benefit

Cover for natural deliveries, private ward cover, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans, 12 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit.



Unlimited network GP consultations

Immediate access to unlimited network GP consults.



Childhood benefit

Paediatric consultation without referral up to 24 months old, Additional chronic benefit for children up to 18 with asthma, eczema and acne up to the age of 21; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old.



Comprehensive threshold benefit

Unlimited comprehensive threshold benefit (including basic and advanced dental benefits).



flexiFED 4 plans provide:

Threshold benefit

On flexiFED 4, the Threshold benefit pays for certain day-to-day expenses once claims have accumulated to the Threshold level with a 20% co-payment for the member.

Finally, you will enjoy this collection of unique benefits on every flexiFED 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 4 Application Form:**
<https://www.fedhealth.co.za/online-application/>