

flexi**FED 3**

2025



 **Sanlam** healthcare partner

flexi**FED 3**

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 3** option brochure. This option offers excellent cover for growing families with enhanced 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 3 | Member Total | Adult Total | Child Total |
|--------------|--------------|-------------|-------------|
| Any hospital | R4 320 | R3 957 | R1 531 |
| GRID | R3 874 | R3 553 | R1 374 |
| Elect | R3 236 | R2 968 | R1 148 |

| | flexiFED 3 | flexiFED 3 ^{GRID} | flexiFED 3 ^{Elect} | Annual Threshold Level |
|----------|------------|----------------------------|-----------------------------|------------------------|
| M | R4 320 | R3 874 | R3 236 | R7 900 |
| M+AD | R8 277 | R7 427 | R6 204 | R13 700 |
| M+AD+CD | R9 808 | R8 801 | R7 352 | R15 600 |
| M+AD+2CD | R11 339 | R10 175 | R8 500 | R18 400 |

Back-up day-to-day savings available*

| | Available Day-to-Day* |
|----------|-----------------------|
| M | R11 810 |
| M+AD | R22 610 |
| M+AD+CD | R27 360 |
| M+AD+2CD | R31 550* |

*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 3 | flexiFED 3 ^{GRID} | flexiFED 3 ^{Elect} | Annual Threshold Level | Available Day-to-Day* |
|----------|------------|----------------------------|-----------------------------|------------------------|-----------------------|
| M | R4 977 | R4 531 | R3 893 | R7 900 | R7 880 |
| M+AD | R9 150 | R8 300 | R7 077 | R13 700 | R10 480 |
| M+AD+CD | R10 957 | R9 950 | R8 501 | R15 600 | R13 790 |
| M+AD+2CD | R12 705 | R11 541 | R9 866 | R18 400 | R16 390* |

*Maximum Fedhealth Savings available per family.



Need more convincing? Check out more of **flexiFED 3'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, private ward cover, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 12 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.



Optical benefit

Up to R1 930 per beneficiary every 24 months.



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.



Customised 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.



Enhanced preventative and screening benefit

HPV vaccine.



Cover for chronic medication for mental health conditions

ADHD (for children 6 -18 years old), depression, generalised anxiety disorder, post-traumatic stress disorder subject to an annual limit of R3 200 per family.

flexi**FED 3** 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 3 Application Form:**
<https://www.fedhealth.co.za/online-application/>