

maxima EXEC

Complete reassurance for whatever life brings

Our **maxima EXEC** core benefit bundle gives our established members and families the peace of mind that most of their healthcare needs will be met.

This comprehensive option does not leave a single thing to chance, especially as our members reach more of a mature age. It features ample in-hospital, chronic, screening, day-to-day cover covered by the core benefit bundle, as well as value-added additional benefits.

In addition, it also features a Medical Savings Account (MSA) for day-to-day expenses and a Threshold benefit.

Please see the following pages for more details on the **maxima EXEC** core benefit bundle and what it offers you.

We let **you be YOU**

2019



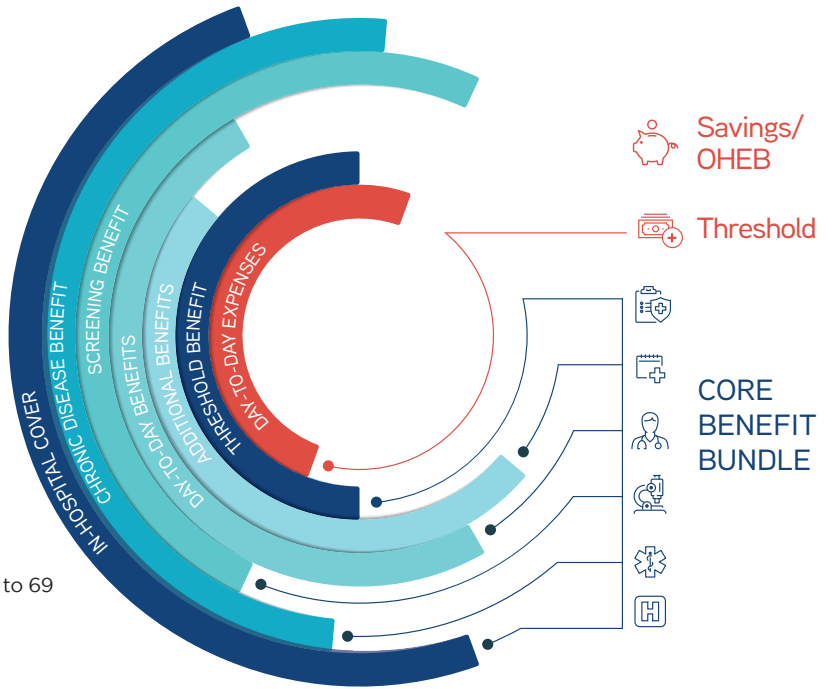
maxima EXEC

Ideal for:

Mature couples and/ or families

What's in it for you?

- Unlimited network GP and specialist visits
- Unlimited private hospitalisation for planned procedures
- Cover for 51 chronic conditions
- One annual free PSA screening for men aged 45 to 69



Cost

| | Member | Adult dependant | Child dependant |
|----------------|---------------|-----------------|-----------------|
| Risk | R4 584 | R3 973 | R1 431 |
| Savings | R752 | R652 | R235 |
| Total | R5 336 | R4 625 | R1 666 |

CORE BENEFIT BUNDLE

maxima EXEC
A comprehensive benefit bundle with a threshold benefit

| IN-HOSPITAL BENEFIT | |
|---|--|
| Hospitalisation | No overall annual limit |
| Maternity | Unlimited |
| Network GPs and Specialists | Unlimited cover at cost |
| Non-network GPs | Up to 100% of Fedhealth Rate |
| Non-network Specialists | Up to 200% of Fedhealth Rate |
| Other healthcare professionals | Up to 100% of Fedhealth Rate |
| Oncology | R555 900 |
| Organ Transplant | R555 900 |
| Renal Dialysis | R555 900 at Designated Service Provider. 40% co-payment on use of non-DSP. |
| Specialised Medication | R173 400 |
| In-hospital dentistry for children up to the age of 7 | Hospitalisation and anaesthetist covered for children up to the age of 7 |

| CHRONIC DISEASE BENEFIT | |
|-------------------------|--|
| | 51 conditions. R7 100 per beneficiary, R13 100 per family subject to comprehensive formulary. Preferred providers: MediRite, Clicks, Dis-Chem, Pharmacy Direct |

CORE BENEFIT BUNDLE • Paid from Risk (Continued)

maxima EXEC

| SCREENING BENEFIT | | |
|-------------------------|---|--|
| Women's health | Cervical cancer screening (Pap smear) | Women, ages 21 to 65. 1 every three years |
| Children's health | Immunisation Programme (as per state EPI) | Birth to 12 years |
| Cardiac health | Cholesterol screening (full lipogram) | All lives, aged 20 and older. 1 every five years |
| General | Flu vaccination | All lives; 1 every year |
| | HIV finger prick test | All lives; 1 every year |
| | Breast cancer screening with mammography | All lives, aged 45 and older. 1 every three years |
| Men's health | Prostate Specific Antigen (PSA) | Men, ages 45 to 69. 1 every year |
| Over 50s | Pneumococcal vaccination | All lives; aged 65 and older. 1 per lifetime |
| | Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75. 1 every year |
| | Bone densitometry | Women; aged 65 and older and Men; aged 70 and older. 1 every two years |
| Health risk assessments | Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives; 1 every year |
| | Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives; 1 every year |

| ADDITIONAL BENEFITS | |
|--|---|
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries |
| Emotional Wellbeing Programme | A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists |
| Emergency transport/ response | Emergency transport for members through Europ Assistance |
| Comprehensive managed care programmes | We offer various programmes for our members with specific healthcare needs |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy |
| Child rates for financially dependent children up to the age of 27 | Provided they're unmarried and don't earn more than the maximum social pension |
| Good news for bigger families | Fourth and subsequent children are covered for free |

| DAY-TO-DAY BENEFIT | |
|-------------------------------------|---|
| Unlimited Network GP consultations | Unlimited GP visits at Fedhealth Network GPs once savings is depleted |
| Specialised radiology | Unlimited specialised radiology paid from the Core Benefit Bundle if pre-authorised. First R2 200 for non-PMB MRI/ CT scans is for the member's account |
| Fedhealth Baby Maternity Programme | All pregnant members and dependants |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months |
| Doula benefit | R1 300 per delivery |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate |
| Paed-IQ | An online parenting hub for expert advice |
| Take-home medicine benefit | Up to 100% of MPL. Limited to 7 days medication per hospital event |
| Post-hospitalisation treatment | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full 30-day period is covered |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBs |
| Female contraception benefit | Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena |

CORE BENEFIT BUNDLE • Paid from Risk (Continued)

| maxima EXEC | |
|--|---|
| BENEFITS PAID FROM THRESHOLD | |
| Annual Threshold Levels | |
| Principal member | R13 651 |
| Adult | R10 482 |
| Child (Up to a maximum of 3 children) | R3 511 |
| Limits | Limits may apply when calculating certain claims for accumulation to Threshold. These limits also apply for refunds from Threshold |
| Additional medical services | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year including psychiatrists out-of-hospital |
| Antenatal scans | Two 2D antenatal scans per pregnancy per beneficiary per year |
| Advanced dentistry | Limit of R7 400 per person per year, up to an overall annual limit of R22 100 per family per year |
| Appliances, external accessories and orthotics | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R15 500 per family per year with a sub-limit of R4 340 for foot orthotics |
| Optometry | Limit of R3 340 per person per year, up to an overall annual limit of R10 190 per family per year |
| Prescribed medication | Limit of R7 100 per person per year, up to an overall annual limit of R13 100 per family per year |
| Basic dentistry, non-Fedhealth Network GPs, pathology, general radiology | Unlimited at 100% of the Fedhealth Rate |
| Fedhealth network specialists | Unlimited at cost. 10% co-payment if GP referral not obtained |
| Non-Fedhealth network specialists | Unlimited at 100% of Fedhealth Rate. 10% co-payment if GP referral not obtained |
| Alternative healthcare, over-the-counter medication | Does not accumulate to or pay from threshold |

OHEB AND SAVINGS

| maxima EXEC | |
|---|----------------|
| DAY-TO-DAY BENEFIT | |
| Available for day-to-day expenses | ANNUAL SAVINGS |
| Member | R9 024 |
| Adult Dependant | R7 824 |
| Child Dependant (Up to a maximum of 3 children) | R2 820 |

IN-HOSPITAL BENEFIT

| maxima EXEC | |
|--|--|
| BENEFIT | ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED |
| Overall annual limit | Unlimited at negotiated tariff |
| Healthcare Professional Tariff in hospital (HPT) | |
| Fedhealth Network GPs and Specialists | Covered at cost |
| Non-Fedhealth Network GPs | Covered at 100% of Fedhealth Rate |
| Non-Fedhealth Network Specialists | Covered at 200% of Fedhealth Rate |
| Other Healthcare Professionals | Covered at 100% of Fedhealth Rate |
| Prescribed Minimum Benefits (PMB): Treatment for PMB conditions can be funded in two ways: | To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs & specialists. Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate for non-network GPs & 200% of the Fedhealth Rate for non-network specialists. You will have a co-payment should the healthcare professional charge more |
| Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus | Unlimited at negotiated tariff |

*Must use ICPS or JointCare for non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.

**No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed.

†Preferred provider is ICON – Independent Clinical Oncology Network.

IN-HOSPITAL (Continued)

| Co-payments per event applicable on the hospital/ facility bill only | |
|---|--|
| Arthroscopic procedures - other | R2 400 |
| Balloon sinuplasty | R4 200 |
| Colonoscopy, upper GI endoscopy | R2 400 |
| Arthroscopic procedures: hip | R2 400 |
| Arthroscopic procedures: wrist | R2 400 |
| Joint replacements | |
| Single hip and knee replacements with CP* | No co-payment |
| Single hip and knee replacements - voluntary use of non-CP* | R26 200 |
| Involuntary use of non-CP* for single hip and knee replacements | R4 200 |
| Other joint replacements | R4 200 |
| Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupey hernia repairs only) | R4 200 |
| Laparoscopic procedures | R4 200 |
| Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year) | R4 200 |
| Spinal surgery** | R4 200 |
| Surgical extraction of impacted wisdom teeth | R4 200 |
| Additional medical services (dietetics, occupational therapy and speech therapy) and physical therapy , (physiotherapy) | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year |
| Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies Sub-acute facilities, physical rehabilitation facilities | Unlimited at negotiated tariff |
| Appliances, external accessories and orthotics | In & out-of-hospital: subject to Savings. Does not accumulate to threshold. Paid from threshold up to R15 500 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) |
| Blood, blood equivalents and blood products | Unlimited |
| Immune deficiency related to HIV infection | Unlimited (see HPT) |
| Maxillo-facial surgery Surgical extraction of impacted wisdom teeth | Unlimited, subject to approval (see HPT) You pay a co-payment of R4 200 on the hospital bill |
| In-hospital dentistry benefit for children under 7 | We cover the hospital and anaesthetist. Dentist will be paid from Day-to-Day Benefits |
| Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology | R555 900 at preferred provider [†] & subject to level 2 treatment protocols. DSP [†] above limit |
| Reimbursement rate if you don't use ICON | Up to 100% of Fedhealth Rate within limit and a 40% co-payment thereafter |
| Specialised Medication | R173 400 at cost |
| Organ transplant including immunosuppression medication Corneal graft | R555 900 (See HPT) R20 700 per beneficiary |
| Pathology, radiology (general) | Unlimited at 100% of Fedhealth Rate |
| Prostheses | |
| Internal | Various sub-limits apply |
| Aorta Stent Grafts | R58 500 |
| Bone lengthening devices | See combined benefit limit for all unlisted internal prosthesis* |
| Cardiac pacemakers | R48 700 |
| Cardiac stents | R50 100 |
| Cardiac valves | R44 500 |
| Carotid Stents | See combined benefit limit for all unlisted internal prosthesis* |
| Detachable platinum coils | R50 700 |
| Elbow replacement | R34 800 |
| Embolic Protection Devices | See combined benefit limit for all unlisted internal prosthesis* |
| Hip replacement | R34 800 |
| Intraocular lenses (per lens) | R3 200 |
| Knee replacement | R34 800 |
| Other approved spinal implantable devices | See combined benefit limit for all unlisted internal prosthesis* |
| Peripheral Arterial Stent Grafts | See combined benefit limit for all unlisted internal prosthesis* |
| Shoulder replacement | R34 800 |
| Spinal plates and screws | See combined benefit limit for all unlisted internal prosthesis* |
| Total ankle replacement | See combined benefit limit for all unlisted internal prosthesis* |
| *Combined benefit limit for all unlisted internal prosthesis | *R29 200 |
| External | R17 300 at cost |
| Psychiatric Services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material | R32 000 (See HPT) |
| Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis | R555 900 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP |
| Specialised Medication (e.g. biologicals) Benefit (oncology & non-oncology) | R173 400 at cost |
| Specialised radiology | Unlimited at Fedhealth Rate |
| Spinal surgery | No benefit unless utilisation of back & neck rehabilitation programme has been completed. You pay a co-payment of R4 200 on the hospital bill |
| Terminal care benefit | R31 000 at Fedhealth Rate |

Chronic Disease Benefit

| maxima EXEC | |
|---|--|
| Limit | R7 100 per beneficiary, subject to an overall limit of R13 100 per family per year |
| IN-BENEFIT | |
| Conditions covered | 51 conditions. See lists below |
| Formulary | Comprehensive formulary |
| Preferred Provider | MediRite, Dis-Chem, Clicks & Pharmacy Direct |
| OUT-OF-BENEFIT (See CDL list below) | |
| Formulary | Comprehensive formulary |
| Preferred Provider | MediRite, Dis-Chem, Clicks & Pharmacy Direct |
| HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis | |
| Limit | Unlimited |

CHRONIC DISEASE LIST (CDL)

| | |
|---|---|
| CDL | Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/Emphysema/Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis |
| Additional conditions on maxima EXEC (CDL as above + the following 26) | Angina, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Barrett's Oesophagus, Bulimia Nervosa, Conn's Syndrome, Cushing's Syndrome, Deep Vein Thrombosis, Depression, Dermatomyositis, Gastro-Oesophageal Reflux Disease, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Polyarteritis Nodosa, Post-Traumatic Stress Syndrome, Pulmonary Interstitial Fibrosis, Scleroderma, Thromboangitis Obliterans, Thrombocytopenic Purpura, Tourette's Syndrome, Valvular Heart Disease, Zollinger-Ellison Syndrome |

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network.

The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/ R25 is charged, the member will incur a co-payment.

Screening Benefit

| maxima EXEC | | |
|---|--|-------------------|
| Women's Health | | |
| Cervical cancer screening (Pap smear) | Women; ages 21 to 65 | 1 every 3 years |
| Men's Health | | |
| Prostate Specific Antigen (PSA) | Men; ages 45 to 69 | 1 every year |
| Children's Health | | |
| Immunisation Programme (as per State EPI) | Birth to 12 years | Various |
| Cardiac Health | | |
| Cholesterol screening (full lipogram) | All lives; aged 20 and older | 1 every 5 years |
| Over 50's | | |
| Pneumococcal vaccination | All lives; aged 65 and older | 1 per lifetime |
| Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75 | 1 every year |
| Bone densitometry | Women; aged 65 and older and Men; aged 70 and older. | 1 every two years |
| General | | |
| Breast cancer screening with mammography | All lives; aged 45 and older | 1 every 3 years |
| Flu vaccination | All lives | 1 every year |
| HIV finger prick test by a contracted wellness network provider | All lives | 1 every year |
| Health risk assessments | | |
| Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives | 1 every year |
| Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives | 1 every year |

Additional Benefits

| | maxima EXEC |
|---|--|
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries |
| Emotional Wellbeing programme | 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists |
| Emergency transport/ response | Emergency transport for members through Europ Assistance |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi |
| Comprehensive managed care programmes | |
| Aid for AIDS | Support programme for members living with HIV/Aids |
| Conservative Back & Neck Rehabilitation Programme | Helping members address back and neck pain to avoid spinal surgery |
| Smoking Cessation Programme | All members can sign up free of charge for the GoSmokeFree service once a year to kick the habit |
| Weight Management Programme | 12-week programme designed to help qualifying members with a high BMI and waist circumference lose weight |
| Oncology Disease Management | Comprehensive care for cancer patients |
| Mental Health Programme | Support for members with substance-abuse or mental health issues like depression or bipolar mood disorder |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or a pregnancy for example |
| Child rates for financially dependent children up to the age of 27 | We charge child rates for children up to 27 who are financially dependent on their parents, provided they're unmarried and don't earn more than the maximum social pension |
| Good news for bigger families | Fourth and subsequent children are covered for free |

Day-to-day Benefits • Paid from Risk

| | |
|--|--|
| Unlimited Network GP consultations | Unlimited GP visits at Fedhealth Network GPs |
| Specialised radiology benefit Out-of-hospital | Unlimited at Fedhealth Rate. First R2 200 for each MRI/ CT scan for member's own account |
| Fedhealth Baby Maternity Programme | Beautiful baby bag with samples and expert parenting advice |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months |
| Doula benefit | R1 300 per delivery |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate |
| Paed-IQ | An online parenting hub for expert advice |
| Take-home medicine benefit | 7-days of paid for take-home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account |
| Post-hospitalisation treatment benefit | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full day 30-day period is covered |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs |
| Female contraception benefit | Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena |

Day-to-day Benefit

| maxima EXEC | |
|--|---|
| BENEFIT | LIMIT PER FAMILY PER YEAR |
| Tariff | Up to 100% of FR |
| Co-payments in Threshold | 10% co-payment |
| Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc. | In & out-of-hospital: subject to Savings. Does not accumulate to threshold. Paid from threshold up to R15 500 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) |
| Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication) | Subject to Savings. Does not accumulate to or pay from Threshold |
| Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthotics, podiatry, private nursing*, psychologists, social workers, speech therapy; Physical therapy (Biokinetics, Chiropractics and Physiotherapy) | In and out-of-hospital: subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year |
| Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians | R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Subject to Savings and Threshold |
| Dentistry (Basic) | Subject to Savings and Threshold. Unlimited once Threshold is reached |
| General Practitioners: Limited to 2 mental health consultations per beneficiary per year | |
| Fedhealth Network GPs | Subject to Savings then unlimited from Risk. Once your Savings is depleted, Fedhealth gives unlimited cover for GP consultations as long as you use a GP who is on the Fedhealth Network |
| Non-Fedhealth Network GPs | Subject to Savings and Threshold. Does not accumulate to Threshold. Paid from Threshold at FR |
| Maternity benefit | Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Subject to Savings and Threshold |
| Optometry | R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Subject to Savings and Threshold |
| Over-the-counter medication | Subject to Savings only. Does not accumulate to or pay from Threshold |
| Pathology & Radiology | Subject to Savings and Threshold. Unlimited once Threshold is reached |
| Physical therapy: Chiropractics, biokinetics & physiotherapy | Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R17 400 per family per year |
| Prescribed medication | R7 100 per beneficiary per year, R13 100 per family per year before and after Threshold. Subject to Savings and Threshold |
| Radiology Specialised | Paid from the Core Benefit Bundle if pre-authorized. First R2 200 for non-PMB MRI/ CT scans is for the member's account |
| Specialists excluding Psychiatrists: Network GP referral required for consultations (Including PMB conditions to be paid from risk benefits) | |
| Fedhealth Network Specialists | Subject to Savings and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Specialists | Subject to Savings and Threshold. Does not accumulate to Threshold. Paid at the Fedhealth Rate from Threshold. 10% co-payment if GP referral is not obtained |
| Specialists: Psychiatrists: Network GP referral required for consultations (Including PMB conditions to be paid from risk benefits) | |
| Fedhealth Network Psychiatrists | Subject to Savings. Does not accumulate to threshold. Paid at cost from threshold up to the Additional Medical Services limit of R17 400 per family per year. 10% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Psychiatrists | Subject to Savings. Does not accumulate to threshold. Paid at the Fedhealth Rate from threshold up to the Additional Medical Services limit of R17 400 per family per year. 10% co-payment if GP referral is not obtained |
| Threshold Benefit | The Threshold Benefit pays for certain day-to-day expenses once your day-to-day benefits have been depleted and claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from member's day-to-day benefits and the member's own pocket through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 10% co-payment will apply to all claims paid from the Threshold Benefit. No co-payment will apply to GP and Specialist consultations in-network. |

FR - Fedhealth Rate | MPL - Medicine Price List

*Private nursing that falls outside the Alternatives to Hospitalisation Benefit.