

Save 11% or Save 25% on Risk Benefit Contribution

## flexiFED 3 2021 Young families

### CONTRIBUTION RATES

	Any hospital	GRID	Elect
P	R2 825	R2 511	R2 117
P+1AD	R5 374	R4 780	R4 028
P+1AD+1CD	R6 389	R5 683	R4 790
P+1AD+2CD	R7 404	R6 586	R5 552

### MEDIVault & WALLET

#### 1 FLEXIBLE REPAYMENT STRUCTURE

	How much is in the MediVault?	Transfer funds from your MediVault to your Wallet as you need them for day-to-day medical expenses. You'll only pay back what you use over 12 months, interest-free.
M	R11 100	
M+1	R16 800	
M+2	R22 200	
M+2+	R26 100	

#### 2 FIXED REPAYMENT STRUCTURE

	How much is in the MediVault?	The Scheme will transfer a pre-determined amount for day-to-day expenses to your Wallet by 1 January for the year – pro-rated if you join after January.
M	R7 200	
M+1	R9 600	
M+2	R12 600	
M+2+	R15 000	

## A QUICK GUIDE

flexiFED 3 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits.

flexiFED 3 is for young still growing families.

## RISK BENEFITS

### IN-HOSPITAL BENEFITS

<b>Hospitalisation</b>	Unlimited at hospital of choice
<b>Maternity</b>	Unlimited at cost with network GPs and Specialists Private ward cover for delivery
<b>Network GPs and Specialists</b>	Unlimited cover at cost
<b>Non-network GPs, Specialists and other healthcare providers</b>	Up to 100% of FR
<b>Oncology, organ transplant and renal dialysis</b>	R300 200
<b>Childhood illness specialised drug benefit</b>	Children up to the age of 18

### CHRONIC DISEASE BENEFIT

Unlimited  
Chronic Disease List (CDL) + Eczema, acne, allergic rhinitis for children up to the age of 18  
Intermediate formulary and MPL  
flexiFED 3 - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.  
flexiFED 3<sup>GRID</sup> - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.  
flexiFED 3<sup>Elect</sup> - Designated service provider: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct

### DAY-TO-DAY BENEFIT

Fedhealth Baby Programme	Post hospitalisation treatment
Doula benefit	Take-home medicine
Postnatal midwifery benefit	Specialised radiology
Infant hearing screening test	Trauma treatment at a casualty ward
Paed-IQ	Female contraceptives

### SCREENING BENEFIT

Women's Health	Flu vac
Men's Health	HIV finger prick test
Children's Health	Health Risk Assessments
Cardiac Health	

### ADDITIONAL BENEFITS

Upgrade within 30 days of a life changing event or on diagnosis of a dread disease	MediTaxi
24 hour Nurse Line	SOS Call Me
Emotional Wellbeing programme	Weight management programme
	Smoking cessation programme

### THRESHOLD BENEFIT

Unlimited GP visits at nominated network GPs	
Dentistry	Basic dental benefit

