

Save 11%

or

Save 25%

on Risk Benefit Contribution

flexiFED 4 2021 Mature families

CONTRIBUTION RATES

	Any hospital	GRID	Elect
P	R3 747	R3 326	R2 806
P+1AD	R7 146	R6 351	R5 404
P+1AD+1CD	R8 299	R7 378	R6 285
P+1AD+2CD	R9 452	R8 405	R7 166

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	R14 700	
M+1	R26 700	
M+2	R30 300	
M+2+	R33 900	

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	R12 000	
M+1	R21 000	
M+2	R24 000	
M+2+	R27 600	

A QUICK GUIDE

flexiFED 4 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits.

flexiFED 4 is for mature families.

RISK BENEFITS

IN-HOSPITAL BENEFITS

Hospitalisation	Unlimited at hospital of choice
Maternity	Unlimited at cost with network GPs and Specialists Private ward cover for delivery
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and other healthcare providers	Up to 100% of FR
Oncology, organ transplant and renal dialysis	R480 400
Childhood illness specialised drug benefit	Children up to the age of 18

CHRONIC DISEASE BENEFIT

Limited to R6 100 per beneficiary up to R12 200 per family. Thereafter unlimited cover for conditions on the CDL Chronic Disease List (CDL) plus 16 additional chronic conditions including eczema and acne for children. Intermediate formulary and MPL

flexiFED 4 - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.

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flexiFED 4^{Elect} - 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

Threshold benefit. Day-to-day expenses will be paid from Threshold once the Threshold level has been reached. Unlimited GP visits from R1

