



## Three ways to structure day-to-day benefits

Only Fedhealth gives members three different ways to structure their day-to-day benefits.

### 1. Use it as a hospital plan only

If members want to keep their contributions as low as possible while ensuring complete peace of mind should they be admitted into hospital, the flexiFED hospital plan is perfect for them.

#### More than just a hospital plan!

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 unlimited cover for female contraceptives, unlimited cover for trauma treatment in a casualty ward (with a co-pay), unlimited cover for MRI/CT scans (with a co-pay), 7 days' supply of take-home medicine post-discharge, 30-day post hospital benefit, unlimited GP consults and dentistry. 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.

Rich in-hospital cover PLUS built in day-to-day benefits... it's so much more than the average hospital plan!

|                                       |                                       |                                       |   |
|---------------------------------------|---------------------------------------|---------------------------------------|---|
| flexiFED 1<br>R2 201                  | flexiFED 2<br>R3 328                  | flexiFED 3<br>R3 796                  | flexiFED 4<br>R5 081                      |
| -                                     | flexiFED 2 <sup>GRID</sup><br>R2 984  | flexiFED 3 <sup>GRID</sup><br>R3 404  | flexiflexiFED 4 <sup>GRID</sup><br>R4 552 |
| flexiFED 1 <sup>Elect</sup><br>R1 716 | flexiFED 2 <sup>Elect</sup><br>R2 491 | flexiFED 3 <sup>Elect</sup><br>R2 844 | flexiFED 4 <sup>Elect</sup><br>R3 805     |

OR

### 2. Use it as a savings plan

Members can enhance their cover even further with an annual pool of funds for day-to-day expenses to cover them for additional benefits that are not already covered on their plan.

When their day-to-day limit is depleted, the Scheme will continue to pay for unlimited GP consults, dental benefits, unlimited MRI/CT scans, trauma treatment in a casualty ward, 7 days' supply of take-home medicine post-discharge, 30-day post hospital benefit (for things like physio, blood tests and general radiology) and female contraceptives. While other schemes have Savings Plans, they don't come close to the value for money offered by our Savings Plans!

|  |  |  |   |
|--|--|--|---|
| flexiFED 1<br>Day-to-day benefit<br>R3 744 | flexiFED 2<br>Day-to-day benefit<br>R4 980 | flexiFED 3<br>Day-to-day benefit<br>R7 488 | flexiFED 4<br>Day-to-day benefit<br>R12 468 |
| flexiFED 1<br>R2 513                       | flexiFED 2<br>R3 743                       | flexiFED 3<br>R4 420                       | flexiFED 4<br>R6 120                        |
| -  | flexiFED 2 <sup>GRID</sup><br>R3 399       | flexiFED 3 <sup>GRID</sup><br>R4 028       | flexiFED 4 <sup>GRID</sup><br>R5 591        |
| flexiFED 1 <sup>Elect</sup><br>R2 028      | flexiFED 2 <sup>Elect</sup><br>R2 906      | flexiFED 3 <sup>Elect</sup><br>R3 468      | flexiFED 4 <sup>Elect</sup><br>R4 844       |

## CONTACT DETAILS

For more information, please visit [fedhealth.co.za](http://fedhealth.co.za), or use the Fedhealth Family Room, WhatsApp service or Fedhealth Member App. You can also call the Fedhealth Customer Contact Centre on **0860 002 153**.

Disease Management : Europ Assistance : MVA Third Party Recovery Department : Fedhealth Baby  
0860 101 306 : 0860 333 432 : 012 431 9718 : 0861 116 016

OR

### 3. A flexible savings plan

Members can choose this route if they want mostly a hospital plan, but like the idea of having flexible savings in case it's needed.

By using their day-to-day benefits only when needed, the member will only pay for the portion they use. Different from other schemes, they get to choose how much savings they want.

Think of this as a day-to-day back-up plan. The funds are there in case the member needs them, but they only pay for the funds that they request Fedhealth to add to their cover.

| flexiFED 1<br>Day-to-day benefit  | flexiFED 2<br>Day-to-day benefit   | flexiFED 3<br>Day-to-day benefit  | flexiFED 4<br>Day-to-day benefit  |
|---|--|---|---|
| <b>M:</b> R6 540<br><b>M+1:</b> R11664<br><b>M+2:</b> R16 188<br><b>M+2+:</b> R18 576 | <b>M:</b> R9 828<br><b>M+1:</b> R18 588<br><b>M+2:</b> R23 100<br><b>M+2+:</b> R26 004 | <b>M:</b> R11 220<br><b>M+1:</b> R21 492<br><b>M+2:</b> R26 004<br><b>M+2+:</b> R29 988 | <b>M:</b> R15 012<br><b>M+1:</b> R28 716<br><b>M+2:</b> R33 240<br><b>M+2+:</b> R37 752 |



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