

## flexiFED 3

For 2024, Fedhealth has simplified how we describe the way in which members choose to fund their day-to-day expenses. We now just refer to hospital plans, savings plans (fixed) or flexible savings plans (flexible).

- Fixed Fedhealth Savings amounts remain **unchanged**.

### Available Fedhealth Savings on Savings Plans

flexiFED 3	
<b>M</b>	R7 488
<b>M+AD</b>	R9 960
<b>M+AD+CD</b>	R13 104
<b>M+AD+2CD</b>	R15 576

### Available Fedhealth Savings on Flexible Savings Plans

flexiFED 3	
<b>M</b>	R11 220
<b>M+AD</b>	R21 492
<b>M+AD+CD</b>	R26 004
<b>M+AD+2CD</b>	R29 988

### Increase in Threshold levels w.e.f. 01/01/2024

flexiFED 3	M	M + 1	M + 2	M + 2+
2023	R6 300	R11 800	R13 400	R15 800
<b>2024</b>	<b>R7 000</b>	<b>R13 000</b>	<b>R14 800</b>	<b>R17 400</b>

### Co-payments:

- Increase** in all procedure co-payments.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement and hysterectomies have been removed.
- flexiFED 3 covers all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.**
- Co-payment on non-PMB specialised radiology **increased** from R2 630 to R2 810.
- Co-payment on trauma treatment in a casualty ward **increased** from R750 to R800.
- Chronic disease benefit limits, conditions covered and formulary remain unchanged. Members can use any pharmacy to obtain their chronic medicine.

Increase for family with effect from 1 January 2024:

**13.4%**



- Oncology limit increased from R311 900 to R350 000.
- All other benefit limits remain **unchanged**.
- Screening benefit:
  - NEW!** Women's health: HPV PCR Test, women aged 21 to 65 years, 1 per beneficiary every 5 years.
  - General: mammogram, **criteria changed** from all lives aged 45 and older, to all lives aged 40 and older.
  - Children's health: HPV vaccine, **criteria changed** from girls aged 9 to 14, to girls aged 9 to 16.
- No change to reimbursement rates in-hospital.
- Doula benefit **increased** from R3 000 to R3 600.
- A new contracted provider**, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare.

### 2024 Contributions flexiFED 3

Member	R3 796	Adult dependant	R3 477	Child dependant	R1 345
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