

flexiFED 4

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 4	
M	R12 468
M+AD	R21 828
M+AD+CD	R24 900
M+AD+2CD	R28 680

Available Fedhealth Savings on Flexible Savings Plans

flexiFED 4	
M	R15 012
M+AD	R28 716
M+AD+CD	R33 240
M+AD+2CD	R37 752

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

flexiFED 4	M	M + 1	M + 2	M + 2+
2023	R16 800	R30 600	R34 700	R38 800
2024	R18 500	R33 700	R38 200	R42 700

Co-payments:

- Increase** in all procedure co-payments.
- Co-payment for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement has been **removed**.
- flexiFED 4 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%



- All 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 4	
Member	R5 081
Adult dependant	R4 637
Child dependant	R1 528