



## flexi**FED** 2

### Why choosing **Fedhealth** is the smart choice

If you're looking for a trusted medical scheme that offers you greater customisation, innovation and affordability, you've come to the right place. Fedhealth has been providing South Africans with quality medical aid since 1936, and with reserves of R1,54 billion and a Global Credit Rating of AA- retained for 17 consecutive years, we are more than capable of paying our members' claims.

### About flexi**FED**

Our flagship flexi**FED** options are excellent hospital plans with some built-in day-to-day benefits – taking your unique life stage and family composition into account.

You've downloaded the **flexiFED 2** option brochure. This option offers excellent cover for young couples ready to start a family with rich maternity and childhood benefits, and a basic dentistry benefit once in Threshold.

# flexiFED 2



**flexiFED 1**  
YOUNG SINGLES  
from R1 716



**flexiFED 2**  
FAMILY START-UPS  
from R2 491



**flexiFED 3**  
GROWING FAMILIES  
from R2 844



**flexiFED 4**  
MATURE FAMILIES  
from R3 805

## Choose to **save money with our discount options**

**Want to save some real money on your monthly contribution?** We give you two ways to do just that! With Fedhealth, you can choose between **two optional variants** to add a substantial discount to your monthly medical aid contributions:

**SAVE 10%**

### **GRID – save 10%**

In exchange for 10% off your monthly contribution, you must use one of the 120 Fedhealth GRID network hospitals countrywide for all planned procedures. This doesn't apply to emergencies.

**SAVE 25%**

### **Elect – save 25%**

To get 25% off your monthly contribution, you pay a R14 700 co-payment on all planned hospital procedures at any private hospital. This doesn't apply to emergencies.

## Choose how to pay **for your day-to-day savings**

### Use it as a **hospital plan only**

**If you want to keep your contributions as low as possible while ensuring complete peace of mind should you be admitted to hospital, the flexiFED hospital plan is perfect for you.**

#### **What makes our hospital plans special?**

Because 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 all our unique benefits and 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.

flexiFED 2	Member Total	Adult Total	Child Total
<b>Any hospital</b>	R3 328	R2 961	R982
<b>GRID</b>	R2 984	R2 660	R881
<b>Elect</b>	R2 491	R2 227	R740

	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level
<b>M</b>	R3 328	R2 984	R2 491	R5 800
<b>M+AD</b>	R6 289	R5 644	R4 718	R10 700
<b>M+AD+CD</b>	R7 271	R6 525	R5 458	R12 100
<b>M+AD+2CD</b>	R8 253	R7 406	R6 198	R14 500

Choose how to pay **for your day-to-day savings**

Use it as a **savings plan**

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

	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
<b>M</b>	R3 743	R3 399	R2 906	R5 800	R4 980
<b>M+AD</b>	R6 913	R6 268	R5 342	R10 700	R7 488
<b>M+AD+CD</b>	R8 257	R7 511	R6 444	R12 100	R11 832
<b>M+AD+2CD</b>	R9 551	R8 704	R7 496	R14 500	R15 576*

\*Maximum Fedhealth savings available per family.



Use it as a **flexible savings plan**

You can choose this route if you want mostly a hospital plan, but like the idea of having flexible savings in case it's needed. You only pay for what you use - interest-free over 12 months.









	Member Total	Adult Total	Child Total
<b>Any hospital</b>	R3 328	R2 961	R982
<b>GRID</b>	R2 984	R2 660	R881
<b>Elect</b>	R2 491	R2 227	R740

	flexiFED 2	flexiFED 2 <sup>GRID</sup>	flexiFED 2 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*	Total repayment to the Scheme
<b>M</b>	R3 328	R2 984	R2 491	R5 800	R9 828	Total + Fedhealth Savings used ÷ 12
<b>M+AD</b>	R6 289	R5 644	R4 718	R10 700	R18 588	
<b>M+AD+CD</b>	R7 271	R6 525	R5 458	R12 100	R23 100	
<b>M+AD+2CD</b>	R8 253	R7 406	R6 198	R14 500	R26 004*	

\*Maximum Fedhealth savings available per family.



**Need more convincing?** Check out more of flexiFED 2's great benefits.










- 
**Preventative and screening benefit**  
 Screenings like HIV tests, Pap smears, HPV PCR tests, cholesterol screening, wellness and preventative screenings and flu vaccines.
- 
**Lifestyle benefit**  
 Female contraception paid from Risk.
- 
**Rich maternity benefit**  
 Cover for natural deliveries, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans and 8 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit. PLUS many more!
- 
**Basic dentistry in Threshold**  
 Basic dentistry benefit once the Threshold level has been reached, includes two annual consultations per beneficiary including x-rays, scaling and polishing, fillings, extractions and root canal.
- 
**In-hospital benefit**  
 Unlimited accident and emergency treatment at any private hospital. Unlimited hospital cover for planned procedures.
- 
**Chronic disease cover**  
 Unlimited cover for 27 (CDL) chronic conditions.
- 
**Childhood benefit**  
 Paediatric consultation without referral up to 12 months old; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old. PLUS many more!
- 
**Enhanced preventative and screening benefit**  
 HPV vaccine.

flexiFED 2 plans provide:

**Threshold benefit**

Once day-to-day claims have accumulated to the Threshold level, certain claims will be paid from the Threshold benefit. These include basic dentistry and unlimited nominated network GP visits.

**Finally,** you will enjoy this collection of unique benefits on every flexiFED option – you'll have to search far and wide to get similar value on another scheme!

-  Unlimited GP visits
-  7 days of take-home medicine
-  Specialised radiology
-  Female contraceptives
-  Child rates for financially dependent children up to the age of 27
-  Trauma treatment at a casualty ward
-  Post-hospitalisation treatment
-  Upgrades within 30 days of a life-changing event
-  Only pay for three children

**Get in touch with us today to join Fedhealth!**

Simply talk to your broker or call us on **0860 002 153** on Mondays to Thursdays (8h30 – 17h00) or Fridays (09h30 – 17h00).

Or, if you're ready to join right now, complete the **flexiFED 2 Application Form:**

<https://www.fedhealth.co.za/online-application/>