

# zoom

On Fedhealth Benefits



## The Screening Benefit

Packed with screenings for every life-stage, the screening benefit was created to stretch day-to-day benefits by paying even more from Risk.

Even on our hospital plans, Maxima EntryZone and Maxima Core and Saver options, Maxima Saver and Maxima EntrySaver, the Scheme pays for screenings for women's, children's, cardiac, as well as general health (like an annual flu vaccine). And on the most comprehensive options, the benefit even includes screening and preventative programmes for older members as well.

### Let's investigate

The Screening Benefit is structured to pay for expenses from Risk that were previously covered from day-to-day benefits. This means that the Scheme now helps to ease the associated costs of looking after personal health and children's health, as well as screening for cardiac disease. What follows is an explanation of each tier of the benefit and how it covers members:

### Women's Health

#### Prevention and care for all women and every woman

##### Mammograms for Breast Cancer Screening

For female beneficiaries aged between 50 and 74 years, mammograms are now paid for by the Scheme on all options (excluding Blue Door Plus) – with a limit of one mammogram every three years.

##### Pap smears for Cervical Cancer Screening

For female beneficiaries aged between 21 and 65 years, pap smears are now paid for by the Scheme on all options (excluding Blue Door Plus) – with a limit of one pap smear every three years.

*\* Please note that liquid based cytology will be reimbursed up to the rate for a standard pap smear.*

### Children's Health

#### Prevention and care for precious little ones from birth

For beneficiaries up to 12 years of age, every aspect of child-immunisation is now paid from Risk with a comprehensive programme (as per state Expanded Programme for Immunisation). This tier of the Screening Benefit results in a considerable amount of day-to-day expenditure that members are spared as parents. And it applies to ALL options (with the exception of Blue Door Plus which does not offer the Screening Benefit).

Whether members choose to visit a GP, Specialist Family Medicine Practitioner, Paediatrician, Nursing Sister or their local pharmacy – the immunisations listed below will ALL be covered by the benefit. However, be advised that depending on the practitioner, an additional service fee may be charged which the Scheme will not fund.

Please note that various limits apply.

The Immunisation Programme	
Age of child	Vaccine
At Birth	Tuberculosis (Bacilles Calmette Guerin)
	OPV (0) Oral Polio Vaccine
6-Weeks	OPV (1) Oral Polio Vaccine
	RV (1) Rotavirus Vaccine
	DTaP-IPV//Hib (1) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and <i>Haemophilus influenzae</i> type b Combined
	Hep B (1) Hepatitis B Vaccine
	PCV <sub>7</sub> (1) Pneumococcal Conjugated Vaccine
10-Weeks	DTaP-IPV//Hib (2) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and <i>Haemophilus influenzae</i> type b Combined
	Hep B (2) Hepatitis B Vaccine
14-Weeks	RV (2) Rotavirus Vaccine (not to be administered after 24 weeks)
	DTaP-IPV//Hib (3) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and <i>Haemophilus influenzae</i> type b Combined
	Hep B (3) Hepatitis B Vaccine
	PCV <sub>7</sub> (2) Pneumococcal Conjugated Vaccine
9-Months	Measles Vaccine (1)
	PCV <sub>7</sub> (3) Pneumococcal Conjugated Vaccine
18-Months	DTaP-IPV//Hib (4) Diphtheria, Tetanus, acellular Pertussis (whooping cough), Inactivated Polio Vaccine and <i>Haemophilus influenzae</i> type b Combined
	Measles Vaccine (2)
6-Years	Td Vaccine Tetanus and reduced strength of diphtheria Vaccine
12-Years	Td Vaccine Tetanus and reduced strength of diphtheria Vaccine

## Cardiac Health

### Prevention and care for a healthy heart

#### Cholesterol Screening - Full Lipogram

For beneficiaries aged 20 and older, Fedhealth now pays for a full lipogram conducted by a pathology lab. How this differs from a benefit offered by most other schemes, is that it's not a pharmacy-based screening involving a simple finger prick test, but a comprehensive lipogram offered to members by pathology professionals.

Cholesterol screening is offered on all options (excluding Blue Door Plus) - with a limit of one lipogram every five years.

## Over 50s

### Prevention and care for older members

#### Pneumococcal Immunisation

For beneficiaries aged 65 and older, this benefit covers the cost of one Pneumococcal Immunisation per lifetime at a GP, Specialist Family Medicine Practitioner, nurse or pharmacy. The benefit applies to Ultimax, Ultima 200, Maxima Plus and Maxima Exec only.

Once again, remember that depending on the practitioner, an additional service fee may be charged which the Scheme will not fund.

#### Bone Densitometry

For female beneficiaries aged 65 and older, the Scheme now pays for one Bone Densitometry screening per lifetime on Ultimax, Ultima 200, Maxima Plus and Maxima Exec only.

#### Colorectal Cancer Screening - Faecal Occult Blood Test

For all beneficiaries aged between 50 and 75, Colorectal Cancer Screening is now also covered by the Scheme once every two years on Ultimax, Ultima 200, Maxima Plus and Maxima Exec only.

## General Health

### Prevention and care for all round wellbeing

#### Flu Vaccinations

For all beneficiaries on all options (excluding Blue Door Plus), the Scheme now pays for an annual flu vaccine from Risk. That means a FREE flu vaccine for each family member once a year! Yet another way the Scheme goes the extra mile to keep members healthy when they need it most - in this case during winter.

#### Consultations (FPs in Network)

For all beneficiaries on the hospital plans Maxima Core and Maxima EntryZone, even though the very nature of a hospital plan is that it offers no day-to-day benefits - the Scheme goes one step further to save members money and protect their health by allowing them one FREE FP Consultation for each family member per year. The benefit is however only available through the Fedhealth Network FPs.

## Health Risk Assessments (HRA)

As a medical scheme that is always looking for ways to empower our members towards greater health and wellness, Fedhealth introduced the Health Risk Assessments benefit on 1 January 2016.

Through this benefit we hope to identify members who are at risk of developing lifestyle diseases like diabetes, high cholesterol and heart disease, and either help them prevent the onset of these conditions

through suitable lifestyle interventions, or help them manage their disease through practical advice and steps.

The Health Risk Assessments benefit forms part of a brand new, bigger wellness offering planned by the Scheme, which will be available to all members of the Fedhealth family.

### Health Risk Assessments comprise three steps:

#### 1. A lifestyle questionnaire

Members can complete this questionnaire at any time by logging in to the Fedhealth website and going to the Personal Health Record (PHR) page. The questionnaire covers sections on general health (including a mental health component), lifestyle habits, risk (e.g. coronary heart disease) and readiness to change.

In cases where a member is identified as high risk and does not have Internet access, a call centre agent from the Beneficiary Risk Management department will complete the questionnaire with the member over the phone.

#### 2. Wellness screening

Wellness screenings may be conducted by: nurses at wellness days, nurses at pharmacy clinics or by a registered Biokinetics Association of South Africa (BASA) biokineticist. It includes blood pressure, BMI, waist-to-hip ratio (WHR), random glucose and random cholesterol (finger prick) tests.

#### 3. Physical screening

Members may visit any BASA biokineticist to have their physical screening done. The screening includes resting heart rate, body fat percentage, peak expiratory flow rate, flexibility and fitness measurements. Specific risk factors for metabolic syndrome, Type 2 diabetes and cardiovascular disease are identified through the screening, and personalised activity-related interventions are recommended which will also improve the member's mental wellbeing.

### The way forward

Once all three steps have been completed, members receive a report with feedback on their overall health and wellbeing. Following these screenings, the member will find out what their 'heart age' is - an easily understood indicator of their overall health. Members may be identified as part of the High Risk or Emerging Risk groups, and flagged as being at risk of developing a chronic lifestyle disease. Should they agree to participate in disease management programmes, they may receive additional wellness intervention benefits. These interventions will be done by a BASA biokineticist, who will refer the member to dietitians, psychologists and family practitioners where applicable (with responsible promotion of Scheme benefits).

With Health Risk Assessments, Fedhealth is set on helping members of our family lead more fulfilling lives by making the necessary changes.

### Further notes on the screening benefit:

#### • NO Pre-Authorisation!

The great thing about these benefits is that they do not need to be pre-authorised. When the Scheme receives the claim, e.g. the pathology claim for a pap smear, it will automatically be paid, provided it qualifies in terms of the conditions explained above.

• **NO Consultation Fees With Network FPs!**

Should members make use of a Fedhealth Network FP for any of the above, Fedhealth will also cover the consultation costs associated with the screening benefit in FULL!

Members on the Maxima Core and Maxima EntryZone options can utilise their one free in-network FP consult per beneficiary for this purpose.

The Screening Benefit is a vastly superior offering to the pharmacy-based wellness programmes offered by most other schemes. It's been created with the member in mind - if members make proper use of it, the benefits and savings are endless.

 **CONTACT NUMBERS**

Please call **0860 002 153** for all general enquiries and customer care assistance, including benefit and limit confirmation and document requests, as well as Hospital authorisations, chronic medication enquiries and oncology related authorisations.

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