

unique benefits

We pay more from risk:

- Unlimited private hospitalisation at network hospitals
- Post-hospitalisation treatment for up to 30 days after discharge from hospital
- 7 days of take-home medication
- All specialised radiology like MRI and CT Scans
- Trauma treatment at a casualty ward whether admitted to hospital or not
- Monthly prescription for female contraceptives: oral, patch and IUDs including Mirena®
- Contracted fixed rates at partner providers.

We add more value to every day:

- Child rates for financially dependent children up to 27 years of age
- Upgrade to a higher option any time of the year on diagnosis of a dread disease or in the case of a life-changing event
- Emergency medical transport anywhere in SA through Europ Assistance
- A Fedhealth Baby Programme that offers education, support, great give-aways and the support of a Doula during labour
- 24-Hour Fedhealth Nurseline
- Free trauma counselling for practical and emotional support
- Comprehensive HIV/AIDS and other disease management programmes.

contributions

contributions			
Rand amounts paid monthly to the Scheme for cover received as well as annual benefit values			
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	Risk	Savings	TOTAL
Member	1 013	202	1 215
Adult Dependant	685	137	822
Child Dependant	308	61	369

healthcare spending	
Examples of healthcare spend available for various family structures	
	Annual Savings
M	2 424
M + AD	4 068
M + AD + CD	4 800

M - member AD - adult dependant CD - child dependant

Customer Contact Centre 0860 002 153

This document is a summary for information purposes only and does not supersede the Rules of the Scheme. In the event of any discrepancy between the summary and the Rules, the Rules will prevail. A copy of the Rules is available on request.

2014
member guide



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FEDHEALTH

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major medical benefit	
All costs for hospitalisation are covered from this benefit and must be pre- authorised - Network Hospitals apply to Maxima EntrySaver	
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Overall annual limit (OAL)	Unlimited at network hospitals only
Healthcare Professional Tariff (HPT) Specialists tariff - Fedhealth Specialist Partners	Covered at cost
- Non-Fedhealth Specialist Partners	Covered at 100% of FR
Other Healthcare Professionals including GPs	Covered at 100% of FR
Prescribed Minimum Benefits (PMBs)	Unlimited in state hospitals
Hospitalisation costs	Unlimited at negotiated tariff at network hospitals only. R4 770 co-payment on voluntary use of a non-network hospital
Co-payments	See details opposite
Alternatives to hospitalisation	
Sub-acute facilities, physical rehabilitation facilities	PMB level of care only
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff
Ambulance services	Unlimited with Europ Assistance
Appliances, external accessories, orthotics, blood, blood equivalents and blood products	Unlimited at cost
Additional medical services (dietetics, occupational therapy and speech therapy) and physical therapy (physiotherapy and biokinetics)	Unlimited (See HPT)
Maxillo-facial surgery	Unlimited, subject to approval (See HPT) No benefit for surgical extraction of impacted wisdom teeth
Emergency treatment in a casualty ward	Unlimited at FR
Female health benefit: contraceptives	Unlimited at MPL*
Terminal care benefit	R25 000 at FR
Immune deficiency related to HIV infection	Unlimited (See HPT)
Oncology	PMBs only at ICON*
- Specialised medication	No benefit
Organ transplant including immunosuppression medication	PMBs only in state facilities
- Corneal graft	No benefit
Pathology	Unlimited at FR
Post-hospitalisation benefit	Up to 30 days after discharge at FR
Post-natal midwifery benefit	4 consultations per pregnancy at FR
Prostheses	
- Internal	PMBs only
- External	PMBs only

major medical benefit (continued)	
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Psychiatric services	PMBs only
Renal Dialysis (chronic) - Haemodialysis and peritoneal dialysis	PMBs only in state facilities
Specialised medication benefit (eg. biologicals) - oncology & non-oncology	No benefit
Specialised radiology	Unlimited at FR
Take-out medicines	7 days medication per hospital event at MPL*
HPT - Healthcare Professional Tariff *PMB - Prescribed Minimum Benefits	*MPL - Medicine Price List FR - Fedhealth Rate *ICON - Independent Clinical Oncology Network

co-payments	
CO-PAYMENTS (PER EVENT) APPLICABLE ON THE HOSPITAL/ FACILITY BILL ONLY	
All hernia procedures, Back & neck pain, Spinal surgery, Bunion procedures, Cataract surgery, Elective caesarean sections, Gastritis/ dyspepsia/ heartburn, Hysterectomy (unless for cancer), Nasal procedures Scopes (upper GI endoscopy, colonoscopy, cystoscopy), Skin biopsy/ excision, Tonsil/ adenoid procedures, Varicose vein procedures	R3 540
Extraction of wisdom teeth	No benefit
Arthroscopic procedures Ankle, Knee, Shoulder	R3 540
Laparoscopic procedures Diagnostic, Nissen/ Toupey	R3 540
All arthroscopic and laparoscopic procedures not listed above	Only the costs for hospital/ facility, theatre fees, anaesthetist & surgeon will be covered

day-to-day benefit	
Day-to-day expenses are covered directly from available funds in Savings - with no Safety Net benefit available. However, once Savings is exhausted, various Scheme Funded Benefits still apply.	
BENEFIT	LIMIT PER FAMILY PER YEAR
Appliances, external accessories and orthotics	Subject to Savings
Alternative healthcare Accupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Subject to Savings
Additional medical services Audiology, dietetics, occupational therapy, orthotics, podiatry, psychologists, social workers and speech therapy, etc	Subject to Savings
Dentistry (Advanced) Including oral surgery, osseo-integrated implants, orthognathic surgery and orthodontic treatment	Subject to Savings
Optometry Frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, readers and optometric examinations	Subject to Savings
Biokinetics, Chiropractics, Dentistry (Basic), Radiology (General), Pathology and Physiotherapy	Subject to Savings
General Practitioners - Fedhealth GP Partners - Non-Fedhealth GP Partners	Subject to Savings. 1 per beneficiary and/or 2 per family additional GP visits at Fedhealth GP Partners after Savings has been exhausted Subject to Savings
Maternity	Subject to Savings
Over-the-counter medication	Subject to Savings
Prescribed medication	Subject to Savings
Radiology (Specialised)	Paid from the Major Medical Benefit if pre- authorised
Specialists excluding psychiatrists - Fedhealth Specialist Partners - Non-Fedhealth Specialist Partners	Subject to Savings Subject to Savings
Specialists: Psychiatrists - Fedhealth Psychiatrist Partners - Non-Fedhealth Psychiatrist Partners	Subject to Savings Subject to Savings

screening benefit

This benefit provides access to a number of screening and preventative programmes aimed at improving members' health

BENEFIT	CRITERIA	ALL LIMITS ARE PER BENEFICIARY
Women's Health Breast cancer screening with mammography	Women; ages 50 to 70	1 every 3 years
Cervical cancer screening (PAP smear - test only) <i>Liquid based Cytology will be reimbursed up to the rate for a standard PAP smear</i>	Women; ages 21 to 65	1 every 3 years
Children's Health Immunisation Programme (as per State EPI)	Various (see list)	Various
Cardiac Health Cholesterol screening (full lipogram)	All lives aged 20 and older	1 every 5 years
General Flu vaccination	All lives	1 every year

immunisation benefit

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 ₇ (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 (should not 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 ₇ (2) Pneumococcal Conjugated Vaccine
9 Months	Measles Vaccine (1) PCV ₇ (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

maxima entrysaver network hospitals

HOSPITAL	PROVINCE	SUBURB
Life Beacon Bay Hospital	Eastern Cape	East London
Life Mercantile Hospital	Eastern Cape	Korsten
Life St George's Hospital	Eastern Cape	Centrahill
Life St James Hospital	Eastern Cape	Southernwood
Life St Mary's Private Hospital	Eastern Cape	Umtata
Horizon Eye Care Centre	Free State	Bloemfontein
Mediclinic Hoogland	Free State	Bethlehem
Life Pasteur Hospital	Free State	Bloemfontein
Life Rosepark Hospital	Free State	Bloemfontein
Netcare Bougainville Hospital	Gauteng	Hercules
Life Brenthurst Clinic	Gauteng	Johannesburg
Life Carstenhof Clinic	Gauteng	Midrand
Cormed Clinic	Gauteng	Vanderbijlpark
Life Dalview Clinic	Gauteng	Brakpan
Life Flora Clinic	Gauteng	Roodepoort
Life Fourways Hospital	Gauteng	Fourways Gardens
Life The Glynnwood	Gauteng	Benoni
Louis Pasteur Hospital	Gauteng	Pretoria Central
Midvaal Private Hospital	Gauteng	Three Rivers
Life Robinson Private Hospital	Gauteng	Randfontein
Life Roseacres Clinic	Gauteng	Primrose
Life Chatsmed Garden Hospital	Kwa-Zulu Natal	Chatsworth
Durdoc Clinic	Kwa-Zulu Natal	Durban Central
Life Entabeni Hospital	Kwa-Zulu Natal	Durban
Maxwell Clinic	Kwa-Zulu Natal	Qualbert
Life Mount Edgecombe Hospital	Kwa-Zulu Natal	Mount Edge-
Life Westville Hospital	Kwa-Zulu Natal	Westville
Zoutpansberg Private Hospital	Limpopo	Polokwane
Life Cosmos Hospital	Mpumalanga	Witbank
Life Peglerae Hospital	North West	Rustenburg
Mediclinic Kimberley	Northern Cape	Kimberley
Life Bay View Private Hospital	Western Cape	Mossel Bay
Netcare Blaauwberg Hospital	Western Cape	Bloubergrant
Mediclinic Cape Gate	Western Cape	Cape Gate
Mediclinic Cape Town	Western Cape	Mill Street
Ceres Private Hospital	Western Cape	Ceres
Life Claremont Hospital	Western Cape	Claremont
Life Kingsbury Hospital	Western Cape	Claremont
Mediclinic Geneva	Western Cape	George
Mediclinic George	Western Cape	George
Melomed Mitchells Plain Medical Centre	Western Cape	Cape Town
Life West Coast Private Hospital	Western Cape	Vredenburg

chronic disease benefit

Medication for approved chronic diseases is covered from this benefit

COVER	
Limit	Unlimited
Conditions covered	25 Chronic Conditions below
Formulary	Restrictive formulary
Designated Service Provider (DSP)	Medi-Rite pharmacy
HIV/ AIDS MEDICINE BENEFIT INCLUDING TREATMENT FOR MOTHER-TO-CHILD TRANSMISSION, RAPE & POST-EXPOSURE PROPHYLAXIS	
Limit	Unlimited
Non-compliance with DSP and/ or formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Where the dispensing fee has not been negotiated, a maximum dispensing fee of 26% / R26 will apply.	

25 CHRONIC CONDITIONS

Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/ Emphysema/ Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

*PMB - Prescribed Minimum Benefits