

unique benefits

We pay more from risk:

- Unlimited private hospitalisation
- 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			
maxima saver			
	Risk	Savings	TOTAL
Member	1 429	170	1 599
Adult Dependant	1 164	139	1 303
Child Dependant	412	49	461

healthcare spending	
Examples of healthcare spend available for various family structures	
	Annual Savings
M	2 040
M + AD	3 708
M + AD + CD	4 296

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	
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Overall annual limit (OAL)	Unlimited
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 150% of FR
Prescribed Minimum Benefits (PMBs)	Unlimited in state hospitals
Hospitalisation costs	Unlimited at negotiated tariff
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 Including surgical extraction of impacted wisdom teeth	Unlimited, subject to approval (See HPT) Co-payment applies to 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	R201 000 at ICON*. Subject to Standard Protocols (See HPT)
- Specialised medication	No benefit
Organ transplant including immunosuppression medication	R201 000 (See HPT)
- 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	R8 900

major medical benefit (continued)	
BENEFIT	ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Psychiatric services	R19 200 (See HPT)
Renal Dialysis (chronic)	
- Haemodialysis and peritoneal dialysis	R201 000 at FR
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	*MPL - Medicine Price List
*PMB - Prescribed Minimum Benefits	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	R3 540
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
Dentistry (Basic)	
Removal of teeth and roots and suturing of traumatic wounds. Oral medical procedures: diagnosis and treatment of oral and associated conditions, plastic dentures and dental technician fees for all such dentistry	Subject to a contracted list of dentists and limited to a list of approved procedures and dental tariff codes. Plastic dentures limited to one set per family every two years after Savings is exhausted
Optometry	
Frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, readers and optometric examinations	Subject to Savings
Biokinetics, Chiropractics, Radiology (General), Pathology and Physiotherapy	Subject to Savings
General Practitioners	
- Fedhealth GP Partners	Subject to Savings. 2 per beneficiary and/or 4 per family additional GP visits at Fedhealth GP Partners after Savings has been exhausted
- Non-Fedhealth GP Partners	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	Subject to Savings
- Non-Fedhealth Specialist Partners	Subject to Savings
Specialists: Psychiatrists	
- Fedhealth Psychiatrist Partners	Subject to Savings
- Non-Fedhealth Psychiatrist Partners	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

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