

September 2018

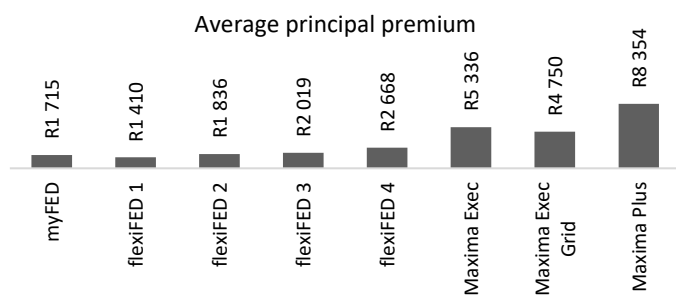
FEDHEALTH NEWSFLASH

Scheme statistics

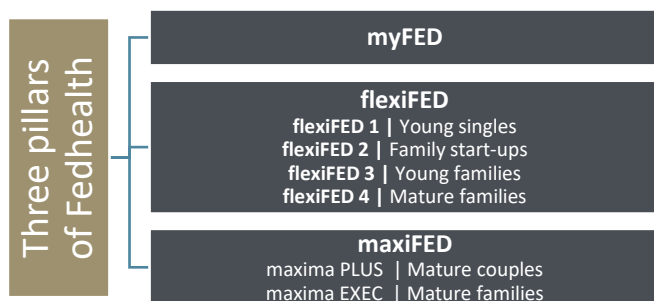
- Weighted average increase: **8.50%**
- Number of principal members: **71 980**
- Membership growth (net new lives): **15 220**
- Solvency: **32.09%**
- Global Credit Ratings (GCR) rating: **AA - Outlook stable**
- Schemes average age: **39**



2019 PREMIUMS



New options for 2019



flexiFED 1

Replacing Maxima EntryZone, EntrySaver

- From 1 611 per member per month

Core benefit bundle for risk expenses includes:

- unlimited hospital cover at network hospitals
- unlimited network GP and specialist cover at cost in hospital
- unlimited cover for conditions on the chronic disease list (CDL) at provider of choice and subject to basic formulary
- women's, children's, cardiac and general health risk assessments and screenings
- unlimited accident and emergency treatment at any private hospital with a co-payment of R570 for non-prescribed minimum benefits (PMB) conditions
- Additional benefits including option upgrades any time of the year in the case of a life-changing event, 24-hour nurse line, emotional wellbeing programme, etc.
- **Lifestyle benefits:** Female contraception paid from core benefit bundle, specialised radiology, trauma treatment in a casualty ward paid from the core benefit bundle.

- **Day-to-day expenses:** Access the pre-approved funds in your MediVault and repay it interest-free over 12 months via debit order.
- **Benefit Maximiser** - with unlimited GP visits at a nominated GP network and preventative dentistry at a network of dentists after day-to-day claims have reached the Benefit Maximiser threshold.

flexiFED 2

Replacing Maxima Saver, Maxima Saver GRID

- From R2 086 per member per month

Core benefit bundle included is the same as flexiFED 1, with the exception of:

- **Maternity benefit** – 2 x antenatal scans and post-natal consultations, Fedhealth Baby, Doula benefit, Postnatal midwifery benefit
- **Lifestyle benefits** - Female contraceptives, vasectomies, and unlimited network GP consultations paid from the core benefit bundle after your day-to-day claims have reached the Benefit Maximiser threshold level.
- **Childhood benefits** – Toddler programme, paediatric consultations without referral, Paed-IQ, Infant hearing screening, childhood immunisations, trauma treatment in a casualty ward, childhood illness specialised drug benefit and additional chronic benefit for children with asthma and eczema up to the age of 18 years
- **Day-to-day expenses** - Access the pre-approved funds in your MediVault and pay it back interest-free over 12 months via debit order
- **Benefit Maximiser** - with unlimited GP visits at a nominated GP network and basic dentistry at a network of dentists after day-to-day claims have reached the Benefit Maximiser threshold benefit.

flexiFED 3

Replacing Maxima Basis, Maxima Basis GRID and Maxima Core

- From R2294 per member per month

Core benefit bundle included is the same as flexiFED 1 and 2 with the exception of:

- **Maternity benefit** – 2 antenatal scans and post-natal consultations, Fedhealth Baby, Doula benefit, Postnatal midwifery benefit and cover in a private ward
- **Lifestyle benefits** - Female contraceptives, vasectomies, and child rates up to 27 for financially dependent children
- **Childhood benefits** – Toddler programme, paediatric consultations without referral, Paed-IQ, infant hearing screening, childhood immunisations, trauma treatment in a casualty ward, childhood illness specialised drug benefit and additional chronic benefit for children with asthma and eczema up to the age of 18 years
- **Day-to-day expenses** - Access the pre-approved funds in your MediVault and repay it interest-free over 12 months via debit order
- **Benefit Maximiser** - with unlimited GP visits at a nominated GP network and basic dentistry and optometry at a network provider after day-to-day claims have reached the Benefit Maximiser threshold.

flexiFED 4

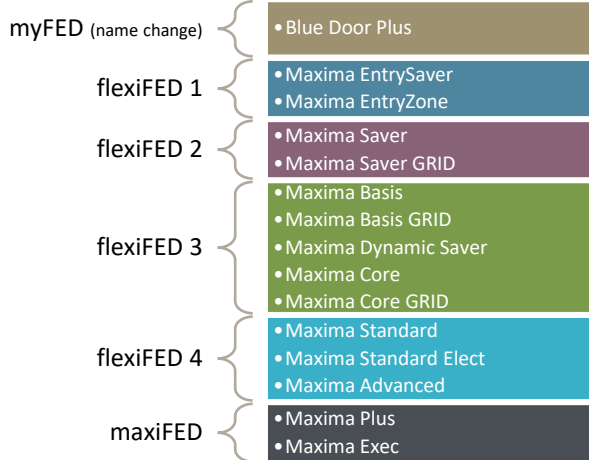
Replacing Maxima Standard, Maxima Standard ELECT and Maxima Advanced.

- From R3 031 per member per month

Core benefit bundle included is the same as flexiFED 1, 2 and 3 with the exception of:

- unlimited accident and emergency treatment at any private hospital
- post-hospitalisation benefit
- unlimited GP visits paid from day 1, no need to reach the Benefit Maximiser threshold
- 16 additional chronic conditions covered, subject to intermediate formulary
- **Lifestyle benefits** - Female contraceptives, vasectomies, and child rates up to the age of 27 years for financially dependent children
- **Day-to-day expenses** - Access the pre-approved funds in your MediVault and repay it interest-free over 12 months via debit order
- A threshold benefit is available for day-to-day expenses once threshold levels are reached

Defaulting of the existing options to new options



MEDIVault AND WALLET FOR DAY-TO-DAY EXPENSES

Available on flexiFED 1, 2, 3 and 4

Allocate money for your day-to-day expenses, available in your personal MediVault.

This amount is based on your selected benefit bundle and family composition, and is not pro-rated. To access these funds, you can transfer it in full upfront, or in increments (as and when needed), to your Wallet. You only have to pay back the money that has been transferred from your MediVault to your Wallet – interest-free over rolling 12-month periods.



GENERAL CHANGES FOR 2019

- **New Pead-IQ Baby Line** - A 24-hour advice line designed to support parents with babies, toddlers and children
- **New childhood illness benefit** – Offering specialised medication for children (on flexiFED 2, 3, and 4)

Enhancements

- **Reimbursement rates for obstetricians** – Have increased from 100% to 165%
- **Weight management programme** – Enhanced benefit now includes two dietician consultations and 12 biokinetic consultations

Preventive care

- **Mammogram** – Once every three years for woman aged 45 years and older on all plans except myFED
- **Colorectal cancer screening** – One test per year for members aged 50 to 75 years on all plans except myFED
- **Osteoporosis screening** – Once every two years for women aged 65 years and older and men 70 years and older on Maxima Plus and Maxima Exec
- **Pneumococcal vaccine** – One per lifetime for all members aged 65 years and older on all plans except myFED
- **Prostate specific antigen (PSA)** – One per year for male members aged 45 to 69 years on all plans

Benefit Maximiser on FlexiFED 1, 2 and 3

Access to additional benefits from Benefit Maximiser once you have reached your Benefit Maximiser threshold level. Day-to-day claims will accumulate to this threshold level.

Benefits include optometry, dentistry and unlimited network GP visits.

Threshold benefit on FlexiFED 4

Day-to-day claims will accumulate to a pre-determined threshold level, thereafter claims will be paid from the threshold benefit with a 20% co-payment on all claims except to GP and specialist consultations in-network.

flexiFED 1, 2 and 3 do not have threshold benefits

Co-payments

- **Removal** of the elective C-section co-payment on all plans excluding myFED
- **Reduction** of co-payment for hysterectomies on flexi 1, 2, 3 (R3 600)
- **Introducing** a co-payment for laparoscopic varicocelectomies on flexi 1, 2, 3 (R6 200)

Maxima Exec

- **Formulary** has been adjusted to a comprehensive formulary
- **Removal of OHEB (Out of Hospital Expenses Benefit)**, the savings levels will be proportionally increased
- **Maxima Exec Grid** introduced as a new option
 - Network hospitals will apply

Maxima Plus

- **Additional** chronic conditions covered

myFED (previously known as BlueDoor)

- GP nomination increased to two
- Trauma treatment at a casualty facility will be paid from risk with an R570 co-payment
- R11 500 co-payment for elective C-section
- 6.5% income band adjustment
- Pay for a maximum of 3 children, subsequent children added are free

For more information, feel free to consult with your PSG Wealth team

Pretoria Irene Sovereign Drive Employee Benefits

Tel: +27 (86) 166 2346 | Fax: +27 (12) 345 2177 | 119 Sovereign Drive, Route 21 Corporate Park, Irene, Pretoria, 0157



Find us here