



## flexi**FED** 4

### 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 4** option brochure. This option offers excellent cover for mature families with enhanced maternity and childhood benefits, a mental health benefit, and an unlimited network GP benefit from Rand 1.


# flexiFED 4




**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:



**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.



**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 4	Member Total	Adult Total	Child Total		Annual Threshold Level
Any hospital	R5 081	R4 637	R1 528	flexiFED 4	
GRID	R4 552	R4 163	R1 372	flexiFED 4 <sup>GRID</sup>	
Elect	R3 805	R3 546	R1 167	flexiFED 4 <sup>Elect</sup>	
				M	R18 500
				M+AD	R33 700
				M+AD+CD	R38 200
				M+AD+2CD	R42 700

## 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 4	flexiFED 4 <sup>GRID</sup>	flexiFED 4 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*
M	R6 120	R5 591	R4 844	R18 500	R12 468
M+AD	R11 537	R10 534	R9 170	R33 700	R21 828
M+AD+CD	R13 321	R12 162	R10 593	R38 200	R24 900
M+AD+2CD	R15 164	R13 849	R12 075	R42 700	R28 680*

\*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.









flexiFED 4	Member Total	Adult Total	Child Total
Any hospital	R5 081	R4 637	R1 528
GRID	R4 552	R4 163	R1 372
Elect	R3 805	R3 546	R1 167



	flexiFED 4	flexiFED 4 <sup>GRID</sup>	flexiFED 4 <sup>Elect</sup>	Annual Threshold Level	Available Day-to-Day*	Total repayment to the Scheme
M	R5 081	R4 552	R3 805	R18 500	R15 012	Total + Fedhealth Savings used ÷ 12
M+AD	R9 718	R8 715	R7 351	R33 700	R28 716	
M+AD+CD	R11 246	R10 087	R8 518	R38 200	R33 240	
M+AD+2CD	R12 774	R11 459	R9 685	R42 700	R37 752*	

\*Maximum Fedhealth savings available per family.



## Need more convincing? Check out more of flexiFED 4'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.
-  **Enhanced preventative and screening benefit**  
HPV vaccine.
-  **Lifestyle benefit**  
Female contraception paid from Risk.
-  **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.
-  **Cover for additional chronic conditions**  
Cover for 18 additional chronic conditions.
-  **Rich maternity benefit**  
Cover for natural deliveries, private ward cover, rental of water baths, epidurals and C-sections, 2x 2D antenatal scans, 8 ante/postnatal consults with midwife, network GP or gynae; Doula benefit; Postnatal midwifery benefit.
-  **Unlimited network GP consultations**  
Immediate access to unlimited network GP consults.

-  **Childhood benefit**  
Paediatric consultation without referral up to 24 months old, Additional chronic benefit for children up to 18 with asthma, eczema and acne up to the age of 21; Infant hearing screening; Childhood immunisations; Childhood illness specialised drug benefit up to 18 years old.
-  **Comprehensive threshold benefit**  
Unlimited comprehensive threshold benefit (including basic and advanced dental benefits).



**flexiFED 4 plans provide:**

**Threshold benefit**  
On flexiFED 4, the Threshold benefit pays for certain day-to-day expenses once claims have accumulated to the Threshold level with a 20% co-payment for the member.

- 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
  -  Female contraceptives
  -  Post-hospitalisation treatment
  -  7 days of take-home medicine
  -  Child rates for financially dependent children up to the age of 27
  -  Upgrades within 30 days of a life-changing event
  -  Specialised radiology
  -  Trauma treatment at a casualty ward
  -  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 4 Application Form:**  
<https://www.fedhealth.co.za/online-application/>