

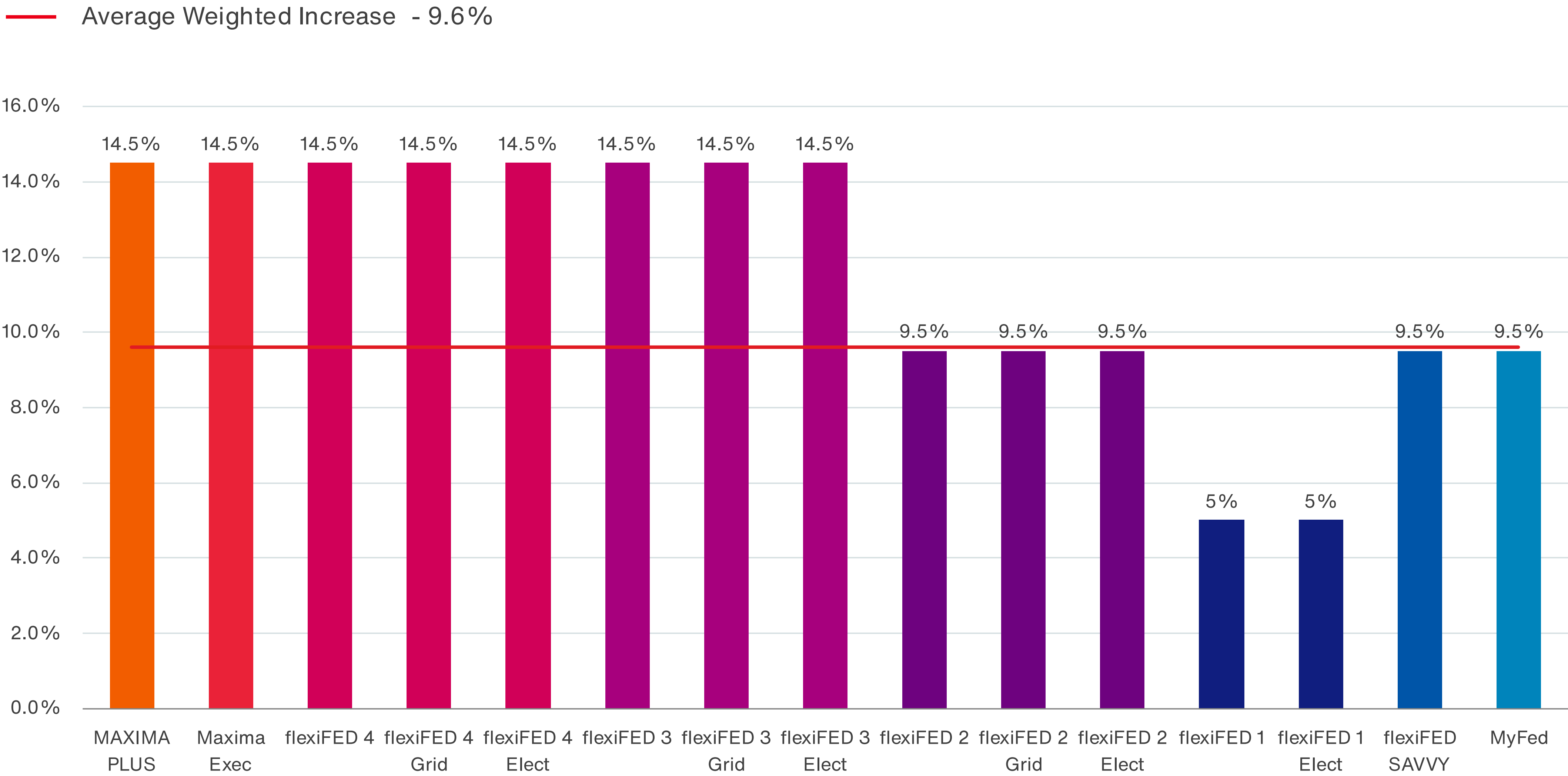
AON

Fedhealth Medical Scheme

Alert



2026 Contribution Increases



Fedhealth 2026 Changes

Increases

- Average Benefit limit increase of **3.1%** on all options.

Benefit enhancements

- Introduction of the new **Day 2 Day plus (D2D+)** benefit on flexiFED1 to flexiFED4.
 - Limited between R3,000 to R4,500 pf/pa which will fund:
 - GP's & Specialists consultations
 - Basic Dentistry
 - Prescribed medication
 - Pathology & General Radiology
 - These benefits are unlocked by completing a health risk assessment at a pharmacy or GP **and** registering for the Sanlam Health rewards on the Fedhealth Member App.
- **Female Health:**
 - Emergency contraception will be paid from Risk once a year for females up to age 55 years.
 - Unlimited risk funded Oral contraceptives, rings, patches, certain contraceptive injections and IUD's.
- **Maternity:** Risk funded Pre- and Postnatal maternity benefits now available on flexiFED1.

Benefit Enhancements continued

- **Mental Health:** Out-of-hospital mental health medication for depression added to flexiFEDSavvy, flexFED1 and flexiFED2 options. Limits will apply.
- **Vaccinations:** Enhanced elderly preventive care - 2 Pneumococcal vaccinations for all members aged 65 and older, available on all options excluding myFED and flexiFEDSavvy.
- **Oncology:** Brachytherapy benefit on flexiFED4 increase with 25% to R62,100 pa.

Benefits changes

- The rand value co-payments on myFED, flexiFEDSavvy, flexiFED1 and Grid options is restructured to a 30% co-payment value.
- On Elect options the excess amount increases from R15,470 to R15,950.
- The Self-payment Gap on flexiFED1,2 and 3 is removed.
- The savings family structure changes to a Principle, Adult and Child allocation, on flexiFED1 to flexiFED4, excluding flexiFEDSavvy.
- The average **fixed savings levels** have increased between 7% and 56% on flexiFED options, depending on the option and family size.
- The average **back up savings levels** have increased between 2% and 36% on flexiFED options, depending on option and family size.
- Changes to the Chronic Designated Service Provider (DSP) and Formulary.
- flexiFED1 and flexiFED2 internal non-PMB prosthesis limited to R1,220 pf/pa.

Extra Value

Sanlam Rewards: Free for all Fedhealth members

- Weekly wellness rewards redeemable at Mugg&Bean, DisChem and Sportsmans Warehouse.
- Annual Health rewards redeemable at Incredible Connection, DisChem, and Sportsmans Warehouse.
- Plus the Always On Benefits, redeemable through FlySafair, Uber, Intercape, and Planet Fitness.
- Members have access to Sanlam products which will assist them with Financial and Health Insurance needs, and this will give them access to the Wealth Bonus benefits through Sanlam.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

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