

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 1Elect	
P	R5 508
A	R4 320
C	R2 016

Increase
for family with
effect from
1 January 2026:

5%

AVAILABLE FEDHEALTH SAVINGS ON HOSPITAL PLANS WITH BACK-UP SAVINGS

On Fedhealth, Savings and back-up day-to-day Savings allocations have always been calculated on a 'Member Plus' or 'M+' basis. **But from 2026, we'll use a market-aligned PAC structure: a set allocation per Principal Member, Adult Dependant and Child Dependant.**

flexiFED 1Elect	
P	R7 572
A	R5 940
C	R2 796

This makes Savings (including back-up day-to-day Savings) fairer, reflecting members' actual family composition and linking directly to each beneficiary's contribution. It also makes our Savings plans easier to compare across the market.

This might have an impact on your contribution, but overall, members will have more Savings and back-up day-to-day Savings available.

NEW ENHANCED MATERNITY BENEFITS

- Fedhealth Baby Programme
- Funding for a birth coach
- **NEW** 2x 2D scans
- **NEW** Antenatal classes
- **NEW** Amniocentesis
- **NEW** 6 ante- or postnatal consults
- **NEW Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexiFED 1Elect members will activate the **D2D+ benefit** and unlock **R3 000 in additional day-to-day benefits** for GP and specialist consultations, prescribed medication, basic dentistry and more. Claims paid from the **D2D+ benefit** won't accumulate to Threshold.
- **NEW Emergency contraceptive benefit – Women up to age 55, 1 every year**
- **ENHANCED Pneumococcal vaccination – All lives aged 65 and older, increased from 1 per lifetime to 2 per lifetime**
- **No change** to oncology benefit, organ transplants benefit, renal dialysis benefit, external prosthesis, mental health in hospital benefit
- **Medicine on discharge from hospital (TTO) increased** from R400 per beneficiary per admission to R412
- **Terminal care benefit increased** from R34 500 to R35 570 per family

Chronic Medicine Benefit:

- On flexiFED 1Elect members must use Scriptpharm Network Pharmacies with a 30% co-payment on non-use of DSP. Formulary remains **unchanged**. Co-payment for non-use of formulary medication **decreased** from 40% to 30%
- **NEW depression medication benefit** of R2 400 per beneficiary per year

INCREASE IN THRESHOLD LEVELS W.E.F. 01/01/2026

THRESHOLD LEVELS HAVE ALSO CHANGED FROM BEING CALCULATED ACCORDING TO FAMILY COMPOSITION (M, M+1, M+2 ETC) TO PAC

flexiFED 1Elect	M	M + 1	M + 2	M + 2+
2025	R5 100	R8 100	R9 900	R11 800

flexiFED 1Elect	P	A	C*
2026	R5 508	R4 320	R2 016

*Calculated to a maximum of 3 children

- Co-payment for all admissions to hospital except accidents and emergencies **increased** from R15 470 to R15 950
- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R4 100 to R4 230
- Co-payment on trauma treatment in a casualty ward **increased** from R850 to R880
- **No change** to reimbursement rates in-hospital

2026 CONTRIBUTIONS

HOSPITAL PLAN			
flexiFED 1Elect	RISK	NOMINAL SAVINGS	TOTAL
Member	R2 031	R20	R2 051
Adult dependant	R1 587	R15	R1 602
Child dependant	R741	R6	R747

SAVINGS PLAN			
flexiFED 1Elect	RISK	SAVINGS	TOTAL
Member	R2 031	R459	R2 490
Adult dependant	R1 587	R360	R1 947
Child dependant	R741	R168	R909

