

# flexiFED 1

## AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

### flexiFED 1

P	R5 508
A	R4 320
C	R2 016

## 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 1

P	R7 488
A	R5 880
C	R2 760

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.

Increase for family with effect from 1 January 2026:

**5%**

## NEW ENHANCED MATERNITY BENEFITS

- Fedhealth Baby Programme
- **NEW** 2x 2D scans
- Funding for a birth coach
- **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 1 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 1 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 1	M	M + 1	M + 2	M + 2+
2025	R5 100	R8 100	R9 900	R11 800

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

\*Calculated to a maximum of 3 children

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R4 100 to R4 230
- Co-payment for use of non-network hospitals changed from R8 840 to 30%\* of the hospital bill
- 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 1	RISK	NOMINAL SAVINGS	TOTAL
Member	R2 603	R27	R2 630
Adult dependant	R2 041	R20	R2 061
Child dependant	R954	R9	R963

### SAVINGS PLAN

flexiFED 1	RISK	SAVINGS	TOTAL
Member	R2 603	R459	R3 062
Adult dependant	R2 041	R360	R2 401
Child dependant	R954	R168	R1 122

 **FEDHEALTH**

 **Sanlam** healthcare partner

