

flexiFED 4^{GRID}

AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 4 ^{GRID}	
P	R16 200
A	R14 784
C	R4 872

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 4 ^{GRID}	
P	R21 996
A	R20 076
C	R6 624

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 Day-to-day rewards (D2D+ benefit):** By completing a Health Risk Assessment and downloading the Fedhealth Member App, flexiFED 4^{GRID} members will activate the **D2D+ benefit** and **unlock R4 500 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**
- Oncology **increased** from R499 100 to R514 570
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Brachytherapy materials **increased** from R49 500 to R62 100 per family
- Organ transplants benefit **increased** from R499 100 to R514 570
- Corneal grafts sublimit of organ transplant benefit **increased** from R36 300 to R37 430
- Renal Dialysis benefit limit **increased** from R499 100 to R514 570
- External prosthesis limit **increased** from R12 900 to R13 300 per family
- Mental health in hospital benefit limit **increased** from R28 000 to R28 870
- 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 disease benefit limits increased to R6 500 p/b and R12 990 p/f. On flexiFED 4^{GRID} members can use any service provider to obtain their chronic medicine. Formulary remains unchanged. Co-payment for non-use of formulary medication **decreased** from 40% to 30%

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 4 ^{GRID}	M	M + 1	M + 2	M + 2+
2025	R21 200	R36 800	R41 700	R46 600

flexiFED 4 ^{GRID}	P	A	C*
2026	R22 308	R20 364	R6 708

*Calculated to a maximum of 3 children

- Co-payment for use of non-network hospitals **changed** from R15 470 to 30% of the hospital bill
- Co-payment for use of non-network day surgery facilities **increased** from R2 630 to R2 710
- Co-payment for use of non-network mental health facilities **changed** from R15 470 to 30% of the hospital bill

2026 CONTRIBUTIONS

HOSPITAL PLAN			
flexiFED 4 ^{GRID}	RISK	NOMINAL SAVINGS	TOTAL
Member	R5 905	R26	R5 931
Adult dependant	R5 400	R24	R5 424
Child dependant	R1 780	R7	R1 787

SAVINGS PLAN			
flexiFED 4 ^{GRID}	RISK	SAVINGS	TOTAL
Member	R5 905	R1 350	R7 255
Adult dependant	R5 400	R1 232	R6 632
Child dependant	R1 780	R406	R2 186

Increase
for family with
effect from
1 January 2026:

14.5%

