

# flexiFED 3<sup>Elect</sup>

## AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 3 <sup>Elect</sup>	
P	R10 416
A	R9 540
C	R3 696

Increase  
for family with  
effect from  
1 January 2026:

**14.5%**

## 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 3 <sup>Elect</sup>	
P	R14 472
A	R13 284
C	R5 148

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 3<sup>Elect</sup> members will activate the **D2D+ benefit** and **unlock R4 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**
- Oncology **increased** from R350 000 to R360 850
- New medication DSP for oncology meds: Scriptpharm Network Pharmacies. 25% co-payment for non-use of DSP
- Organ transplants benefit **increased** from R311 900 to R321 570
- Renal dialysis benefit limit **increased** from R311 900 to R321 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 limit for ADHD, Generalised Anxiety Disorder and PTSD has **increased** to R3 300 p/f. Members on flexiFED 3<sup>Elect</sup> 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%

## 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 3 <sup>Elect</sup>	M	M + 1	M + 2	M + 2+
2025	R7 900	R13 700	R15 600	R18 400
2026	R10 416	R9 540	R3 696	

\*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 R2 960 to R3 050
- 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 3 <sup>Elect</sup>	RISK	NOMINAL SAVINGS	TOTAL
Member	R3 682	R23	R3 705
Adult dependant	R3 379	R19	R3 398
Child dependant	R1 307	R7	R1 314

SAVINGS PLAN			
flexiFED 3 <sup>Elect</sup>	RISK	SAVINGS	TOTAL
Member	R3 682	R868	R4 550
Adult dependant	R3 379	R795	R4 174
Child dependant	R1 307	R308	R1 615

 **FEDHEALTH**

 **Sanlam** healthcare partner

