

2026

# Day-2-Day Plus & Member APP

 **AON**

 **FEDHEALTH**

 **Sanlam** healthcare partner



2026

# Welcome & Opening



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# Day-2-Day Plus (D2D+)



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NEW

**D2D+**  
BENEFIT

We're rewarding members' smart health choices with up to **R4 500** to use for day-to-day medical expenses.



Complete a **Health Risk Assessment** at a Scriptpharm pharmacy or GP, and **download & register** on the **Fedhealth Member App**



Once **unlocked**, it is a Benefit that offers members more **day-to-day benefits** which pay **from risk**



Is **available** on  
flexi**FED 1**  
flexi**FED 2**  
flexi**FED 3**  
flexi**FED 4**



The **amount allocated** to this benefit **depends on the plan** you have chosen



**Can be used for:**

- GP consultations
- Specialist consultations
- Basic dentistry
- Prescribed medication
- Pathology
- General radiology

NEW

**D2D+**  
BENEFIT

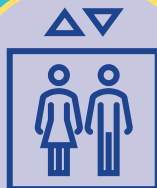
This new benefit will bring **even more day-to-day** value for members!



The benefit amount is **not pro-rated**



The benefit amount will **remain unchanged**, if member **changes option** during the year



**Any member** of the family **over the age of 18** can activate this benefit



Once activated, valid claims will pay from **D2D+ first** and then from the relevant available benefits



Claims paid from the **D2D+** benefit will be paid at **100% of Fedhealth rate**

NEW



Even if you are on a hospital plan, you can get extra cover for these day-to-day claims.

- GP Consultations
- Specialist Consultations
- Basic Dentistry
- Prescribed Medication
- Pathology
- General Radiology

Benefit Category	flexiFED 1 flexiFED 1 <sup>Elect</sup>	flexiFED 2 flexiFED 2 <sup>GRID</sup> flexiFED 2 <sup>Elect</sup>	flexiFED 3 flexiFED 3 <sup>GRID</sup> flexiFED 3 <sup>Elect</sup>	flexiFED 4 flexiFED 4 <sup>GRID</sup> flexiFED 4 <sup>Elect</sup>
Annual benefit limit	<b>R3 000</b> per family per annum	<b>R3 500</b> per family per annum	<b>R4 000</b> per family per annum	<b>R4 500</b> per family per annum

NEW

*Claims paid from D2D+ do not accumulate to Threshold*

## How Fedhealth's HRA Works:



### Lifestyle Questionnaire

You answer questions about general health, mental well-being, and habits.



### Wellness Screening

Includes blood pressure, BMI, waist-to-hip ratio & finger-prick tests for glucose and cholesterol.

Can be done at a Scriptpharm pharmacy clinic or GP or Wellness Day\*



### Physical Screening Optional/Comprehensive

Includes fitness, flexibility, and body fat assessments, often via a Biokineticist. (BASA)



**Cholesterol Test**  
(finger prick)



**Blood Glucose Test**  
(finger prick)



**Blood Pressure**



**Waist-to-Hip-Ratio  
Measurement**



**Body Mass Index  
(BMI)**

These health checks help identify risks early for lifestyle diseases and get support for managing them. It is paid from the scheme's risk pool, and not from member's day-to-day funds.

\*Please note: If HRA was done at a Wellness day, the member still needs to register on Fedhealth's Member APP to activate the D2D+ benefit.

Complete a **Health Risk Assessment** at a **Scriptpharm pharmacy** or **GP**, and register on the **Fedhealth Member App**.



### Can be used for:

- GP consultations
- Specialist consultations
- Basic dentistry
- Prescribed medication
- Pathology
- General radiology

## SCENARIOS ON HOW TO USE THIS BENEFIT OPTIMALLY



# flexiFED: JAM-PACKED with Day-to-Day Cover

# 2026

## PAID FROM RISK (never from savings)

- MRI/CT scans (IH & OOH)
- Female Contraceptives
- Trauma treatment
- TTO
- 30-day post-hospitalisation



## SAVINGS



**Additional Risk benefits**  
(once savings is depleted)

OR

### Fixed Savings

### MAX Savings

P A C

P A C

R5 338 for all family types

R6 528 for all family types

R5 508 R4 320 R2 016

R7 812 R6 120 R2 868

R8 724 R7 764 R2 580

R12 360 R10 992 R3 648

R10 416 R9 540 R3 696

R14 748 R13 512 R5 232

R16 200 R14 784 R4 872

R22 308 R20 364 R6 708



### Family limit

NONE

R 3 000

R 3 500

R 4 000

R 4 500

### Annual Threshold

P A C

NONE

R5 508 R4 320 R2 016

R8 724 R7 764 R2 580

R10 416 R9 540 R3 696

R22 308 R20 364 R6 708



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# Fedhealth Mobile App



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# Where do I find the Member App?

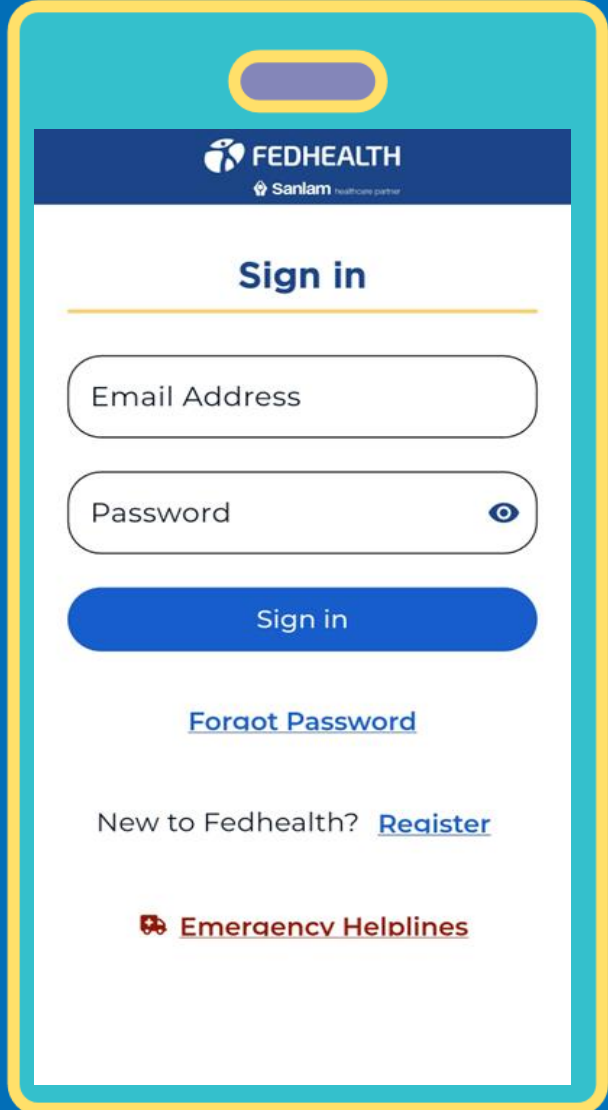
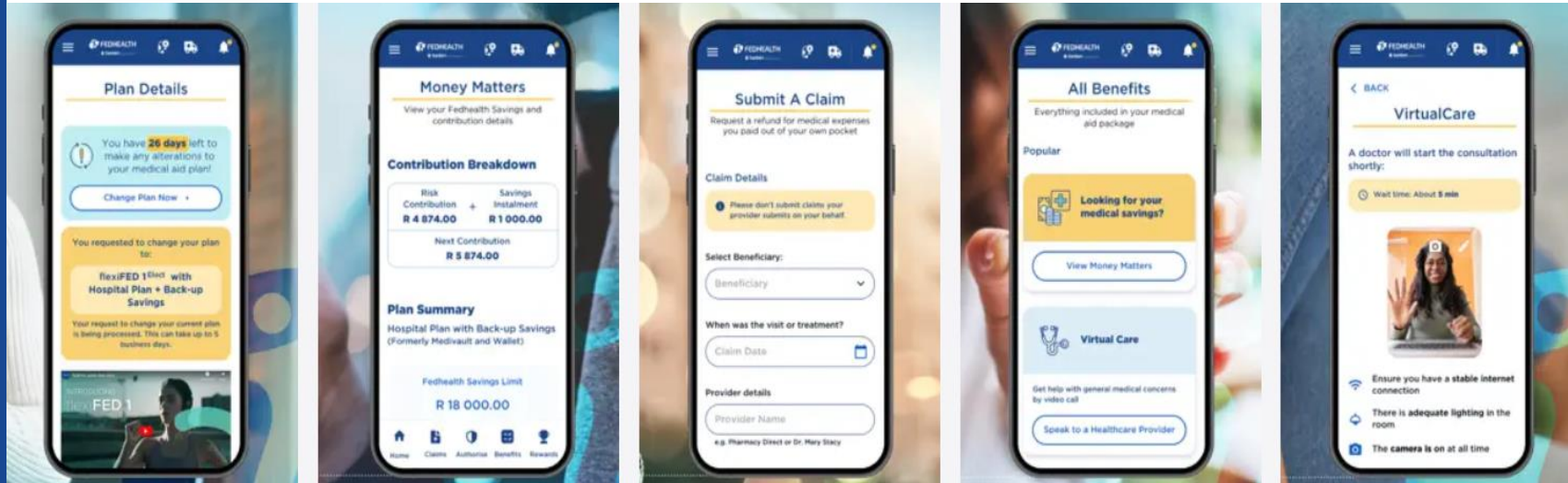
2026



## Fedhealth Member App

Installed

Open



**The Fedhealth Member App allows members to manage their medical aid on the go:**

## Claims & Benefits

- Submit and track claims in real-time.
- Check available benefits and balances.
- Manage your savings/Activate Back-up savings.

## Authorisations

- Request hospital admissions.
- Manage chronic medication.

## Member Profile

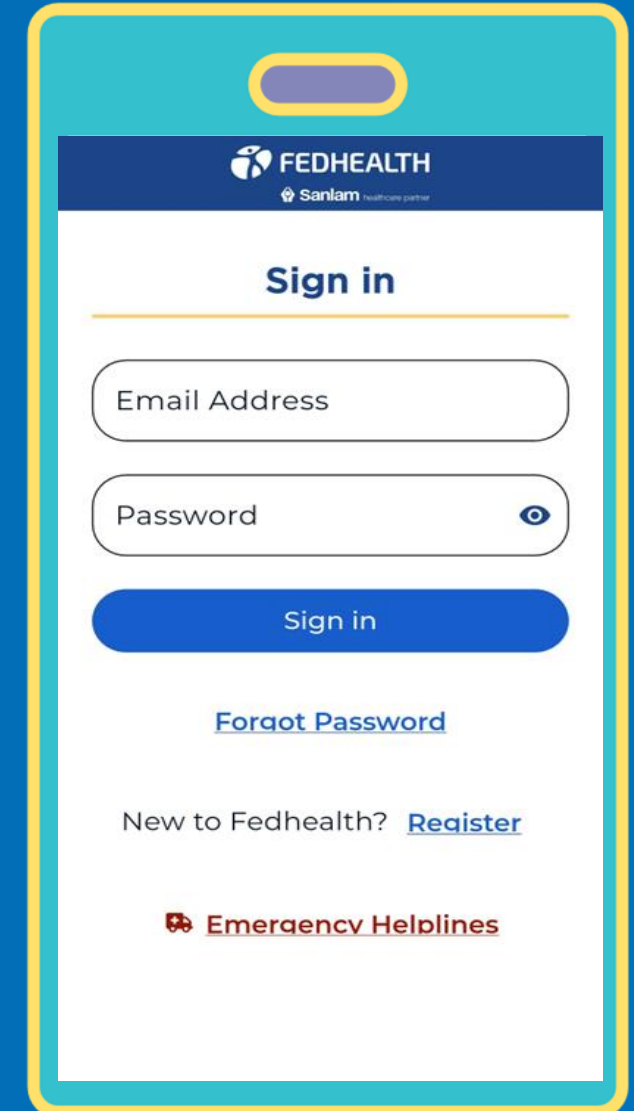
- Update personal contact details.
- Access digital membership card information.

## Health & Wellness

- Access to book virtual consultations.
- Use the Health Rewards by Sanlam program to earn vouchers.

## Service

- Use in-app chat to connect with service agents.



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## Sign in

Email Address

Password

[Forgot Password](#)

Sign in

OR

Sign in with Biometrics

New to Fedhealth? [Register](#)

Emergency Helplines

FEDHEALTH  
Sanlam healthcare partner

## Welcome to Family Room

Let's get you settled in

Member Number

Which dependant is signing in?

Dependant code

You can find your dependant code next to your name on your membership card

Back Next

**IMPORTANT**

- Members will only be able to access the Fedhealth Member App on, or after their cover start date.
- Dependants can log in by inserting their dependant code.
- Minor dependants do not have access to the Fedhealth App and their names will not appear on the list of dependant profiles.

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## Sign in

Email Address

Password

[Forgot Password](#)

**Sign in**

New to Fedhealth? [Register](#)

[Emergency Helplines](#)

FEDHEALTH  
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## Reset Password

Member Number

Dependant Number

Email Address

Use the email that is registered to your Fedhealth account

New Password

Confirm Password

[Back](#) **Submit**

**TAKE NOTE**

### Already Registered:

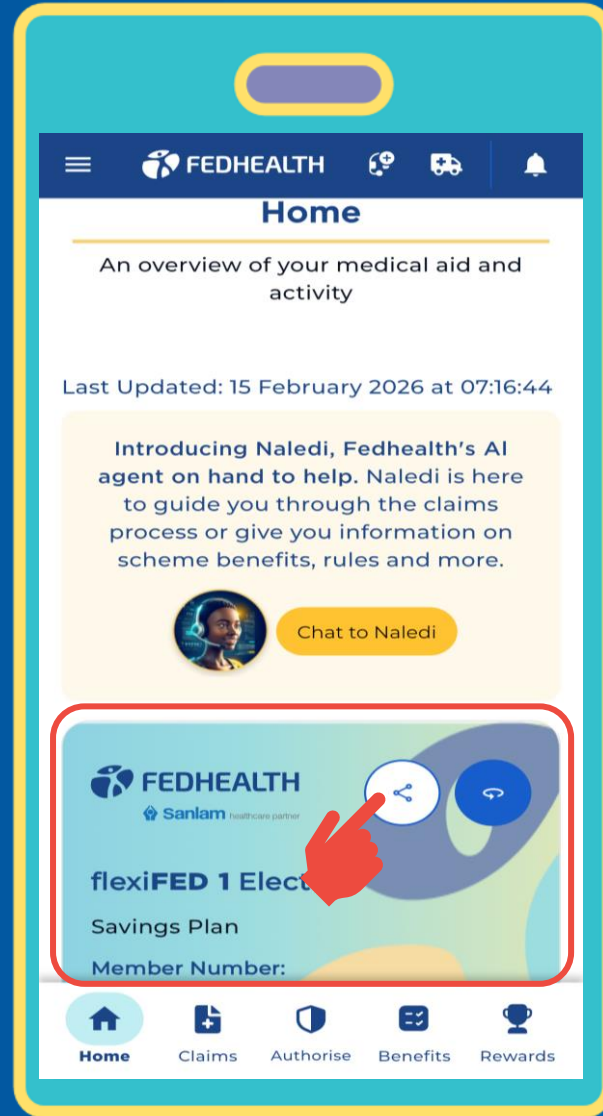
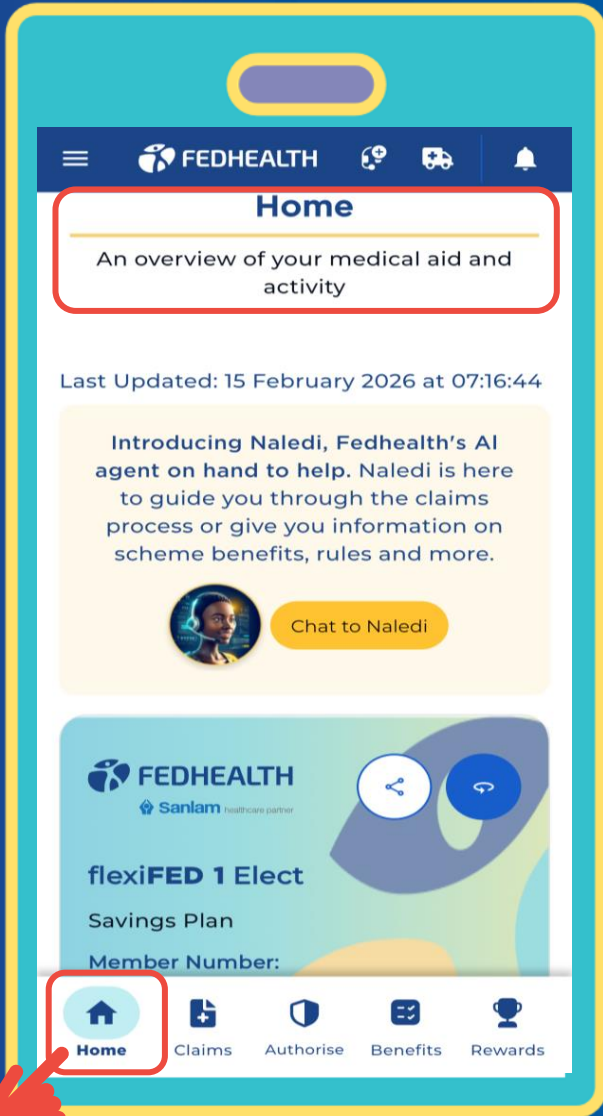
- If a member has **already registered on the Fedhealth Family Room** they can simply use those login details to **sign in to the Fedhealth Member App.**

### Forgot your password:

- Tap on the **Forgot password link** and follow the prompts

# Sharing Membership Card

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Fedhealth members can share their **electronic membership card (e-card)** directly through the Fedhealth Member APP.

The e-card displays all **registered dependants**.

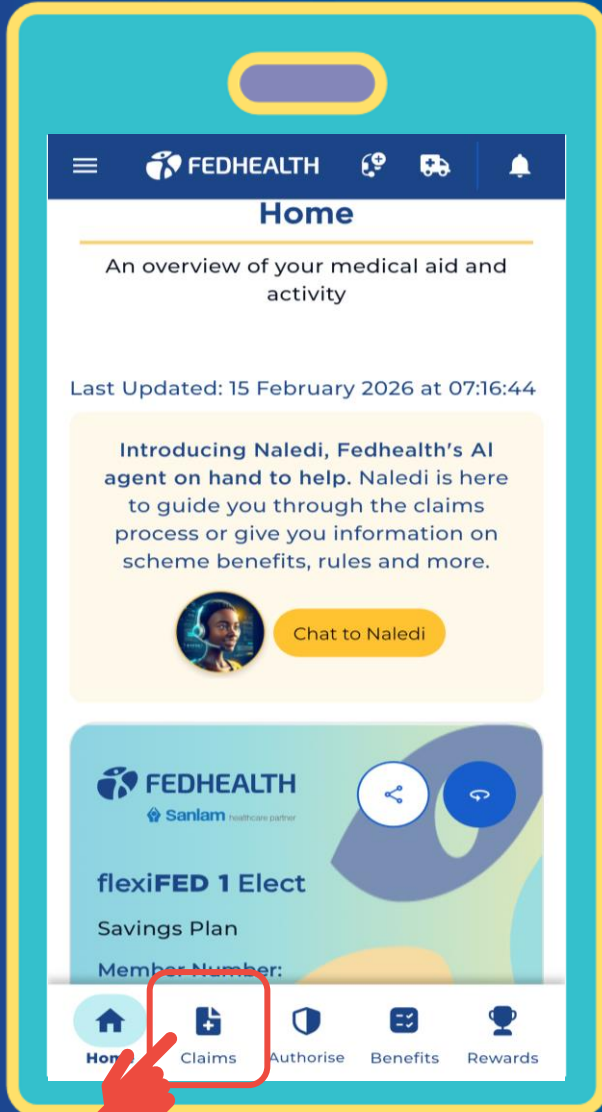


Dependants	
Dependant Number	Name
00	Main member name
01	Dependant name

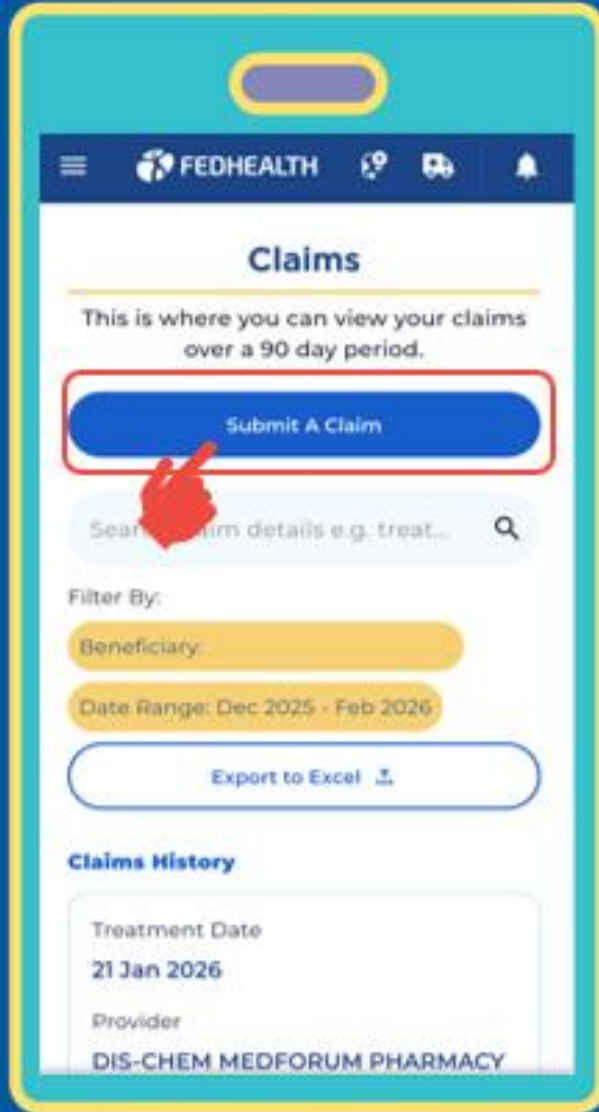
# Submitting a Claim

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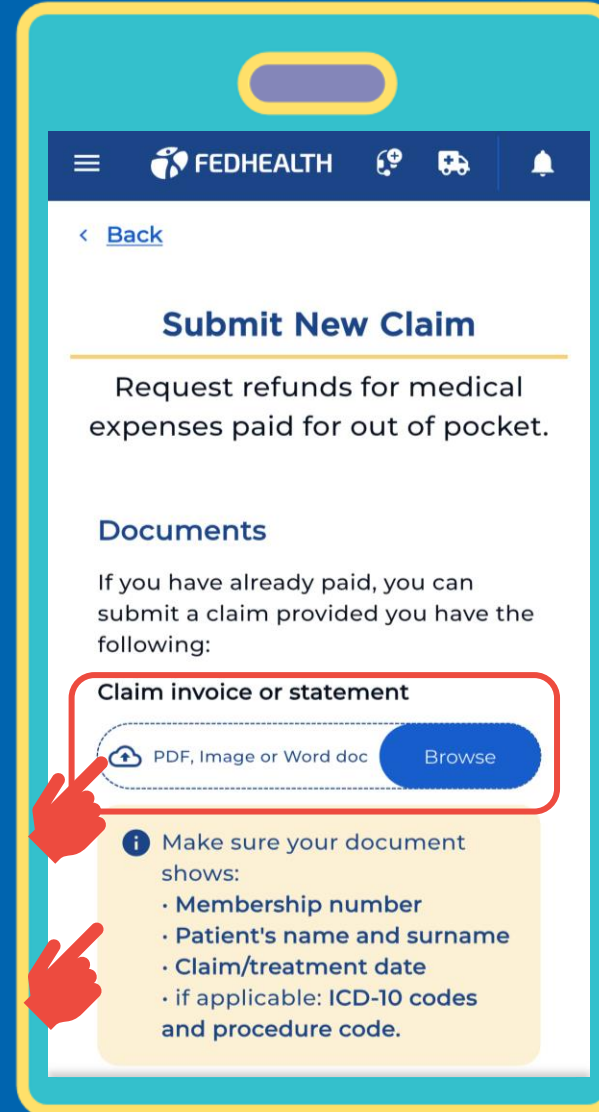
## Step 1: Select claims from Home screen



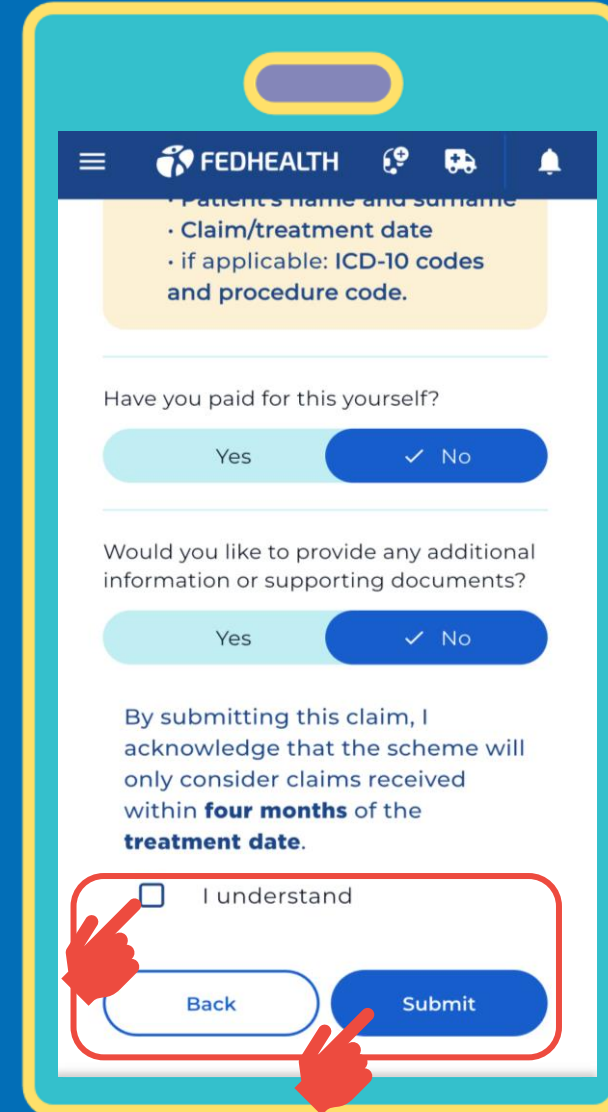
## Step 2: Select **Submit a Claim**



## Step 3: Add claim and proof of payment (if applicable)

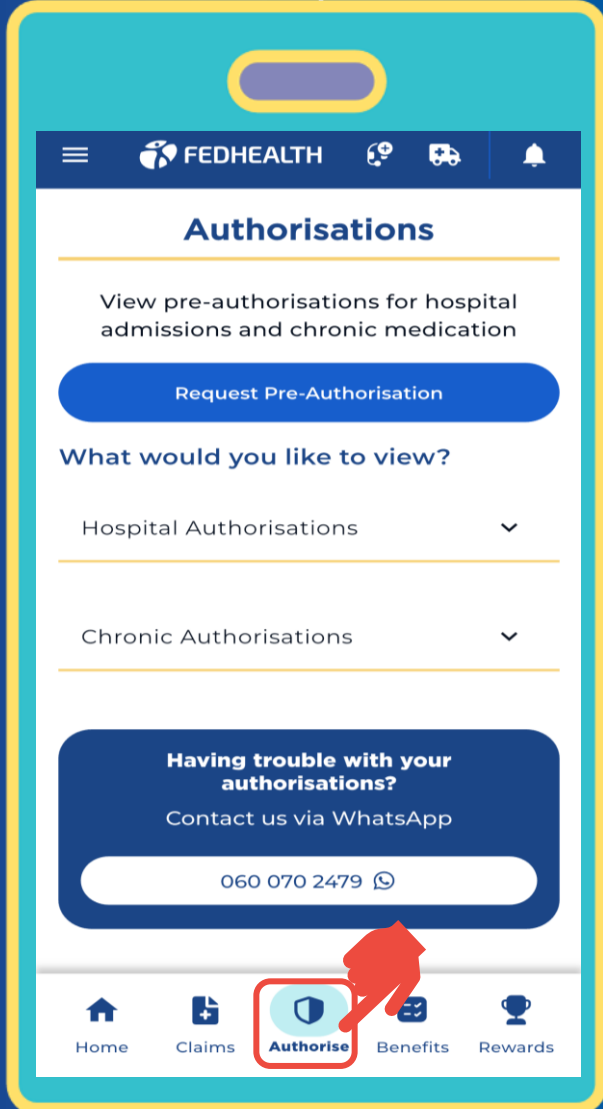


## Step 4: Accept T&C's and **submit** claim



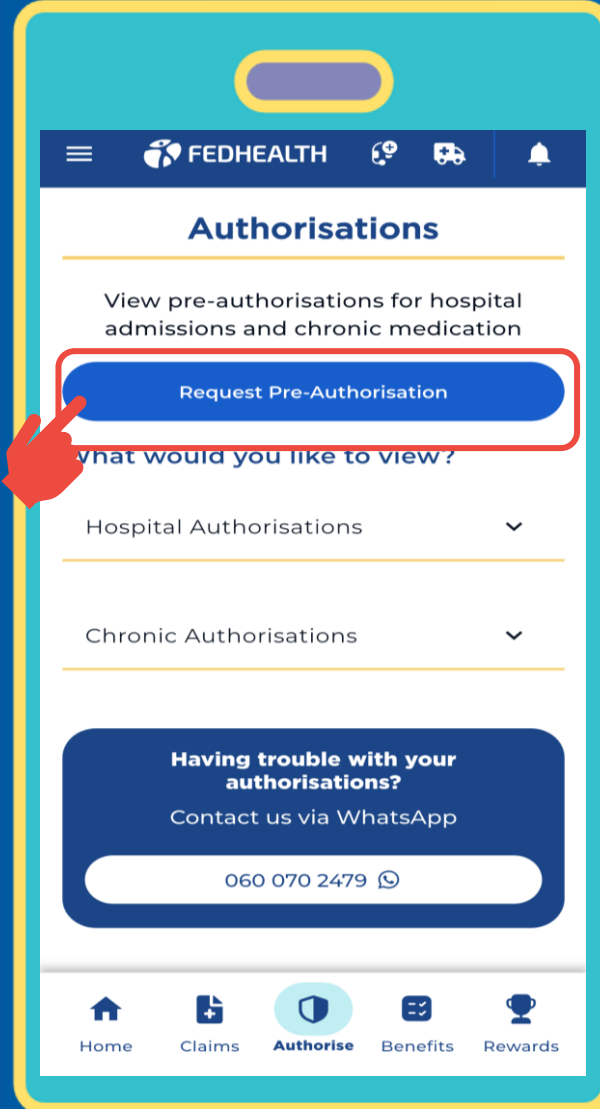
## Step 1

Scroll down to the **Authorisation** tab and tap on it



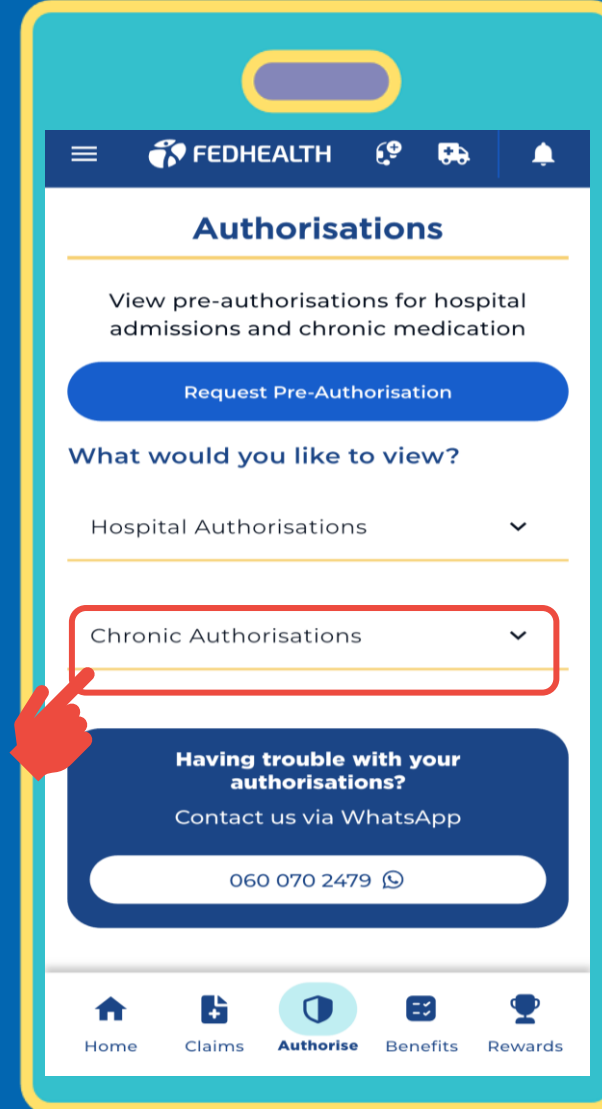
## Step 2

Click on **Request Authorisation**



## Step 3

Scroll down to the **Chronic Authorisation** tab and select it



Here are some things you might need to register for your Chronic.

1. A script of your medication
2. Name of the treating provider
3. Your diagnosis code (ICD 10 code)
4. Name and dosage of medication
5. Supporting documentation related to your diagnosis

## Step 4

Select **Beneficiary** and enter chronic condition details

**Request Pre-Authorisation**  
Request pre-authorization for hospital and chronic medication

**Chronic Medication Details**

Select Beneficiary:  
Beneficiary

What is the name of the condition?  
Chronic condition name

What is the ICD-10 code associated with the main reason(s) for the procedure?  
ICD-10 Code

## Step 5

Complete **Prescribing Doctors** Details

Who is the prescribing doctor?  
Search practice number

[I can't find my healthcare provider](#)

Who is the prescribing doctor?  
Search practice number

[I can't find my healthcare provider](#)

Upload prescription document  
PDF, Image or Word doc

## Step 6

Upload Prescription and press **submit**

Who is the prescribing doctor?  
Search practice number

[I can't find my healthcare provider](#)

Who is the prescribing doctor?  
Search practice number

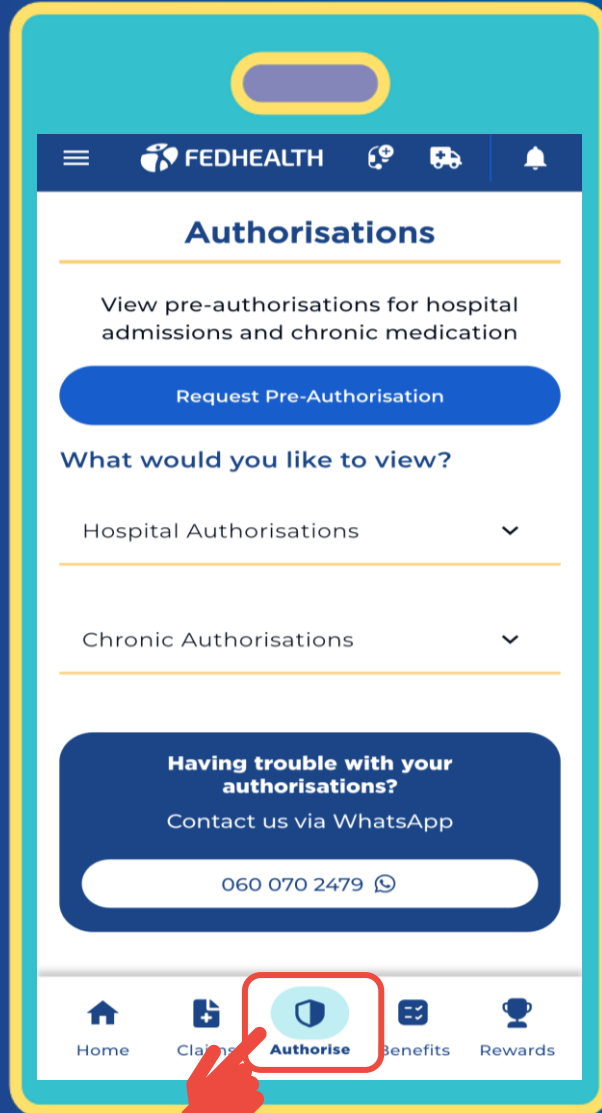
[I can't find my healthcare provider](#)

Upload prescription document  
PDF, Image or Word doc

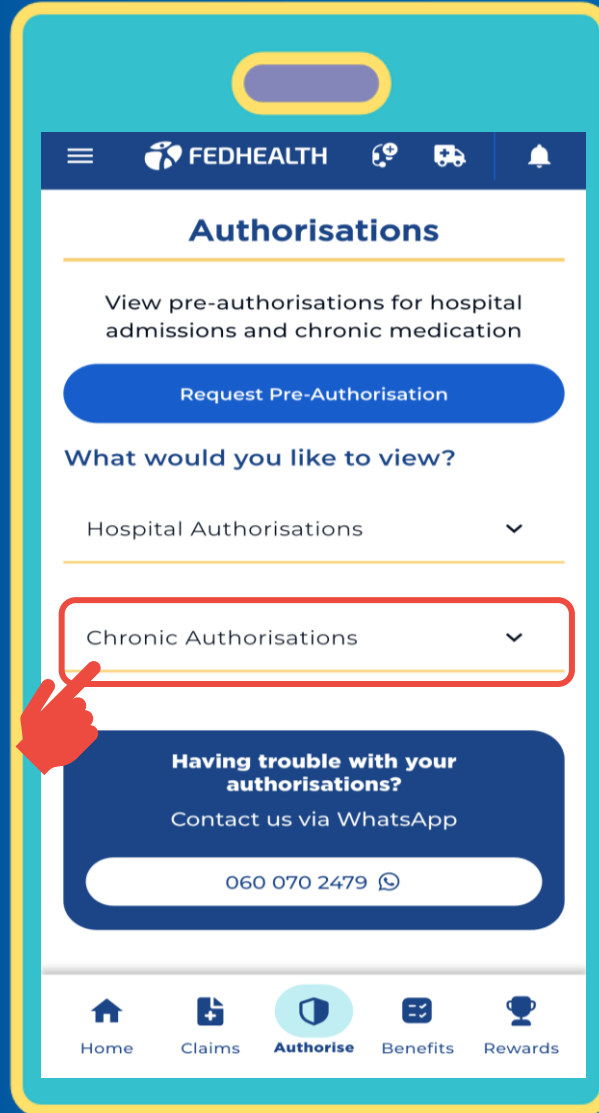
# Viewing Chronic Authorisations

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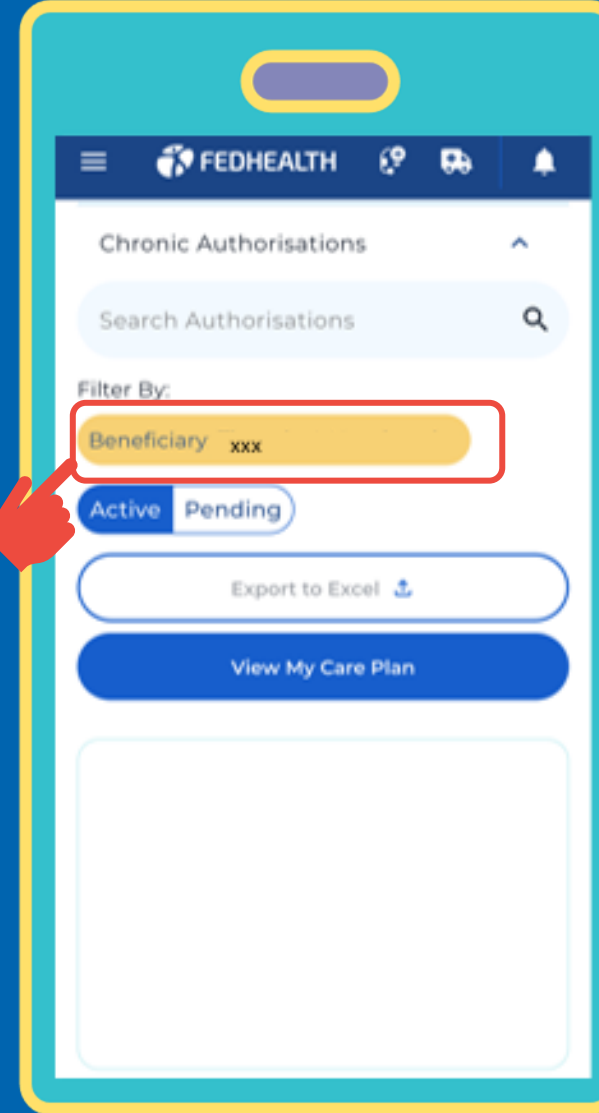
Step 1  
Click on Authorise



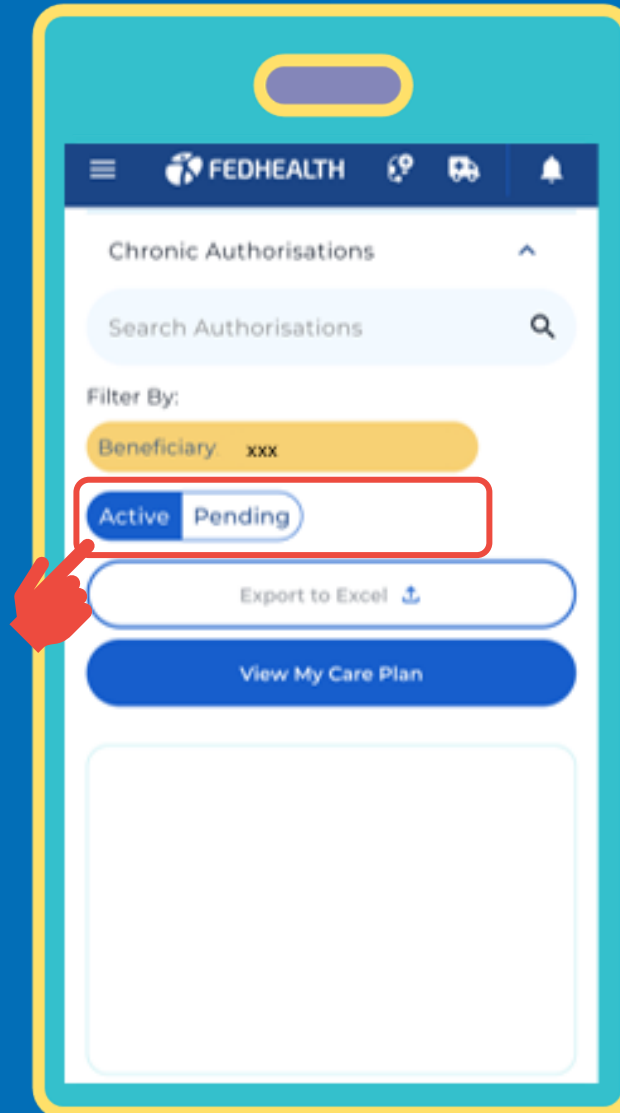
Step 2  
Select **Chronic Authorisation**



Step 3  
Select the **dependant name**



Step 4  
Select **Active or Pending** to view



# Viewing Chronic Authorisations

2026

**Step 4**  
Chronic details will appear.

Chronic Authorisations

Search Authorisations

Filter By: MEMBER NAME

Active Pending

Export to Excel

View My Care Plan

Disease Code  
**DM2**

Description  
**MM DIABETES MELLITUS 2**

Nappi Code  
-

Valid From  
**01 Jan 2026**

Status  
**Authorised**

**Step 5**  
Member can export to excel and view Care plan

Chronic Authorisations

Search Authorisations

Filter By: Beneficiary:

Active Pending

Export to Excel

View My Care Plan

Disease Code  
**DM2**

Description  
**MM DIABETES MELLITUS 2**

Nappi Code  
-

Valid From  
**01 Jan 2026**

Status  
**Authorised**

## Example of a Care Plan

DIAGNOSIS	TREATMENT	DISCIPLINES	TARIFF CODE & DESCRIPTION	ALLOWED	AVAILABLE	USED	START DATE	END DATE	REQUEST DATE
Dvt - Phlebitis & Asthma & Major Affective Disorders	GP Consultations	14 , 15	0130 Telephone consultation	4	4	0	2025/01/01	2025/12/31	2025/01/29
			0132 Consulting service eg writin						
			078330 Virtual consultation all hours						
			0190 New and established patient						
			0191 New and established patient consvis						
0192 New and established patient Consultvis									
Dvt - Phlebitis	Pathology	52	3805 Prothrombin index	18	18	0	2025/01/01	2025/12/31	2025/01/29
Dvt - Phlebitis	Pathology	52	3806 Therapeutic drug level Dosage	18	18	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Procedures Tests	14 , 15	1192 Peak expiratory flow only	4	4	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Radiology	38 , 39	30110 Xray of the chest two views PA and lat	1	1	0	2025/01/01	2025/12/31	2025/01/29
			39107 Chest item 167 included						
			39300 XRay films						
Asthma	Procedures Tests	14 , 15	1136 Nebulisationin rooms	2	2	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Pathology	52	3887 Antibiotic susceptibility test	1	1	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Pathology	52	3867 Miscellaneous body fluids	1	1	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Pathology	52	3893 Bacteriological culture	1	1	0	2025/01/01	2025/12/31	2025/01/29
Asthma	Other Consultations	63	0010 A facetoface consultation	1	1	0	2025/01/01	2025/12/31	2025/01/29
Major Affective Disorders	OtherPsychothe rapy	22 , 86	078330 Virtual consultation all hours	15	15	0	2025/01/01	2025/12/31	2025/01/29
			078340 Telephone consultation all hours						

2026

# Activating Back-up Savings



 **Sanlam** healthcare partner

## Fedhealth Introduced Fixed and Back-Up/Maximum Savings in 2025/2026



### Nominal Savings

flexiFED 1-4 plans all have a **nominal savings account** so that members joining Fedhealth from other schemes can **easily transfer** their Medical Savings Account balances **into their Membership** with Fedhealth.

The nominal savings amount is **included** in the total **monthly contribution**.

Included in flexiFED 1-4 options



### Fedhealth Savings

flexiFED Savings plans gives you a **pre-determined amount of savings** at the beginning of the year (or pro-rated when you join later).

It is **already included in your monthly contribution** and paid back in equal installments throughout the year.

The amount will **differ per option and family composition**.

Available on **ALL flexiFED Savings** options



### Back-up Savings (previously called the MediVault)

It allows flexiFED 1-4 members to **keep day-to-day funds in reserve**, activating them only when needed.

**Only pay for usage**  
You only pay back what you use, interest-free over 12 months.

**Gives you flexibility**  
If you don't use the funds, you don't pay for them, allowing you to lower your monthly contribution.

Available on **ALL flexiFED Hospital** options



### Activated Savings (Previously called the Wallet)

This is the **account** where the funds from your **Back-up savings** are **transferred** to once you decide to **use them for a claim**.

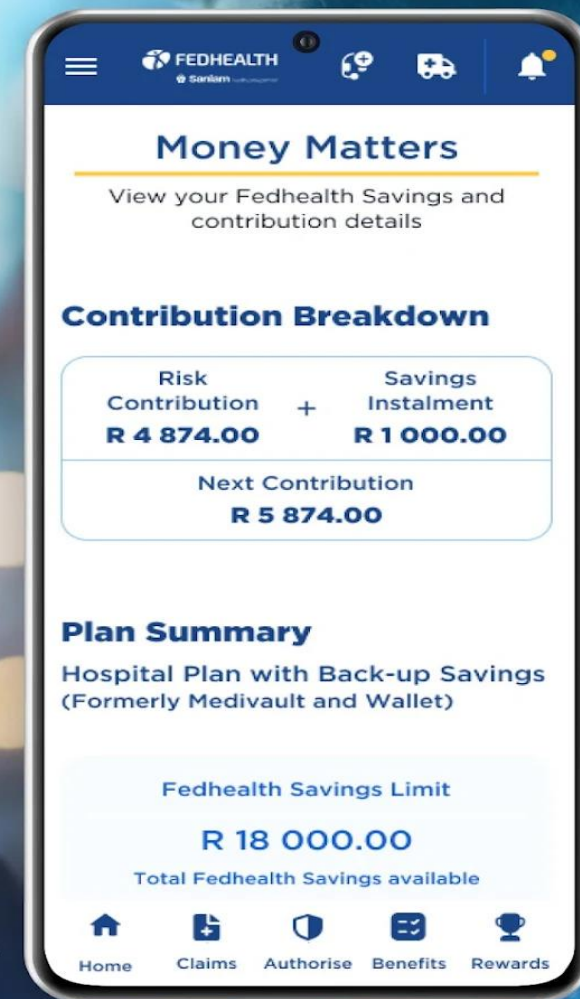
Funds are transferred in **increments of R600**.

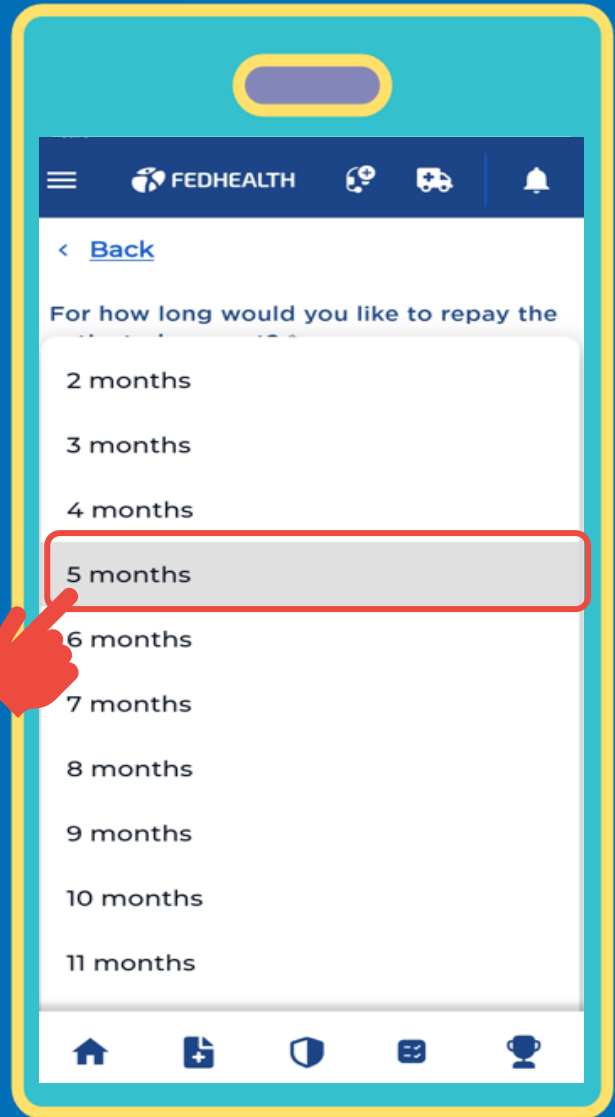
Once fund are available in **Activated Savings**, you can used it to **pay for day-to-day expenses**.

The **Money Matters** tab on the **Fedhealth Member App** is a dedicated feature designed to help members **manage** their **day-to-day medical aid savings and transactions.**

## Here are a few things you need to know:

- Members on a **Fedhealth Savings option, (Fixed Savings)** do not **need to transfer funds** as the benefits are activated **upon joining the Scheme.**
- Members on a **Hospital plan can activate their Back-up Savings** if/when they need it.
- Members can **choose how much of their Back-up savings** they want to use, and **only pay for what they use** – interest free over 12 months.

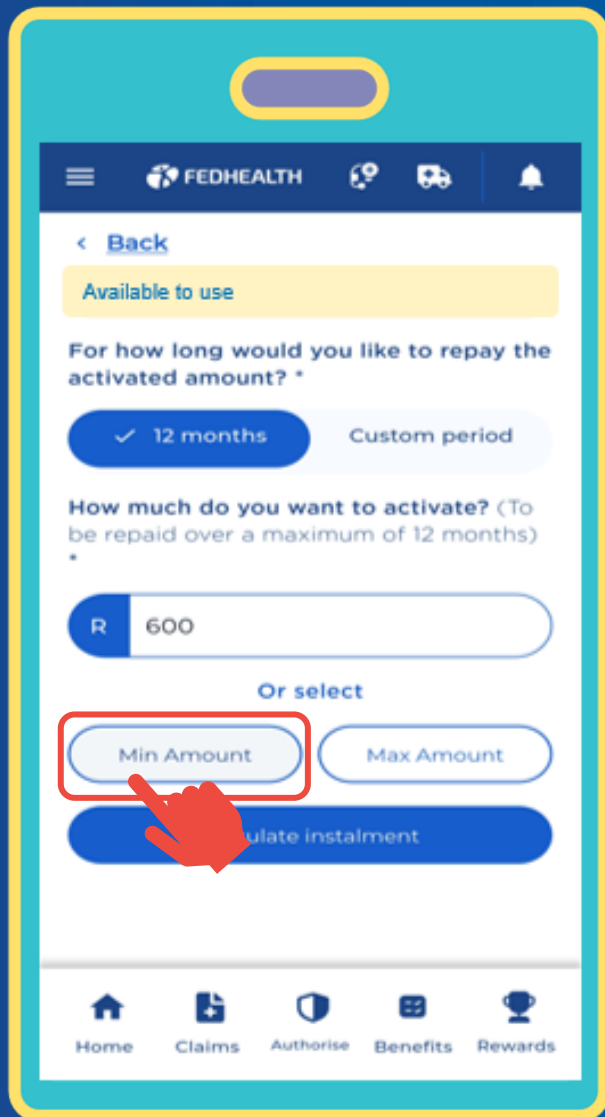




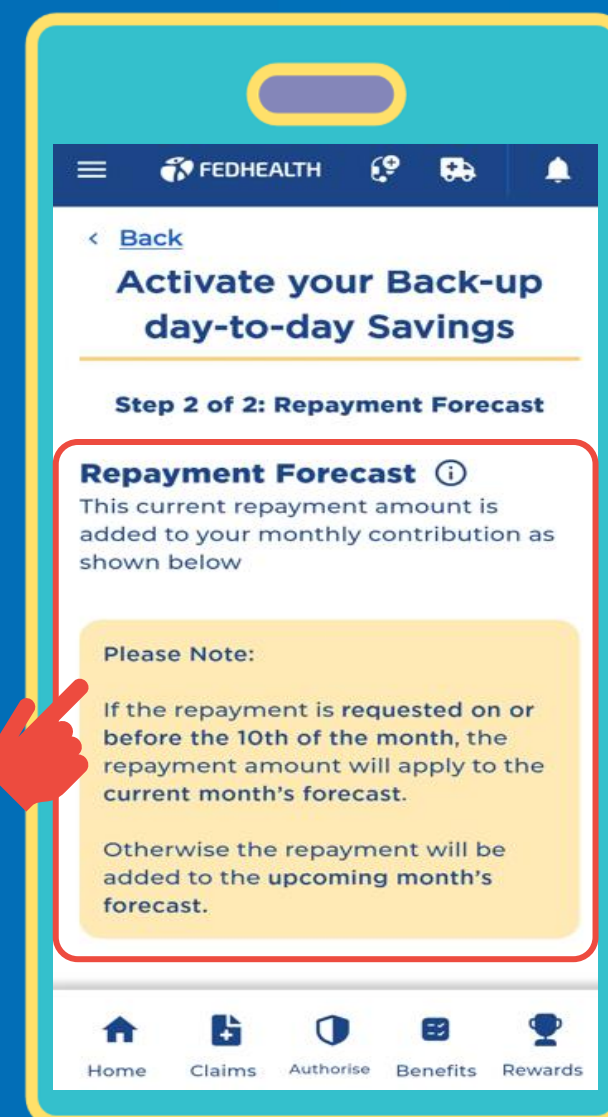
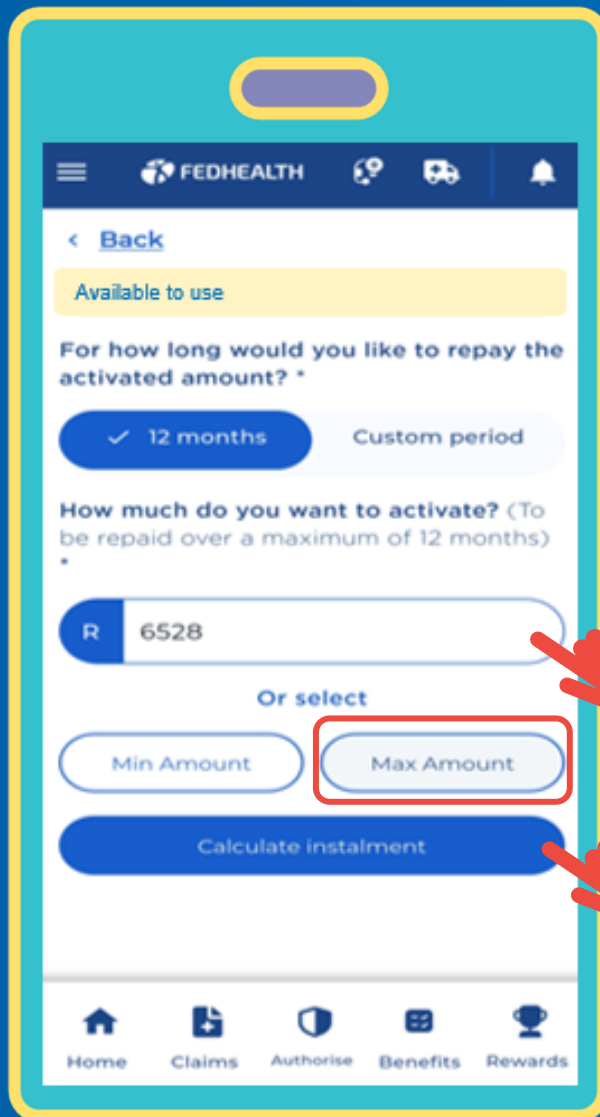
# Activating Back-Up Savings

2026

To access these funds, Members can transfer it in full upfront, or in increments of R600. Members can choose custom period up to 12 months to repay.

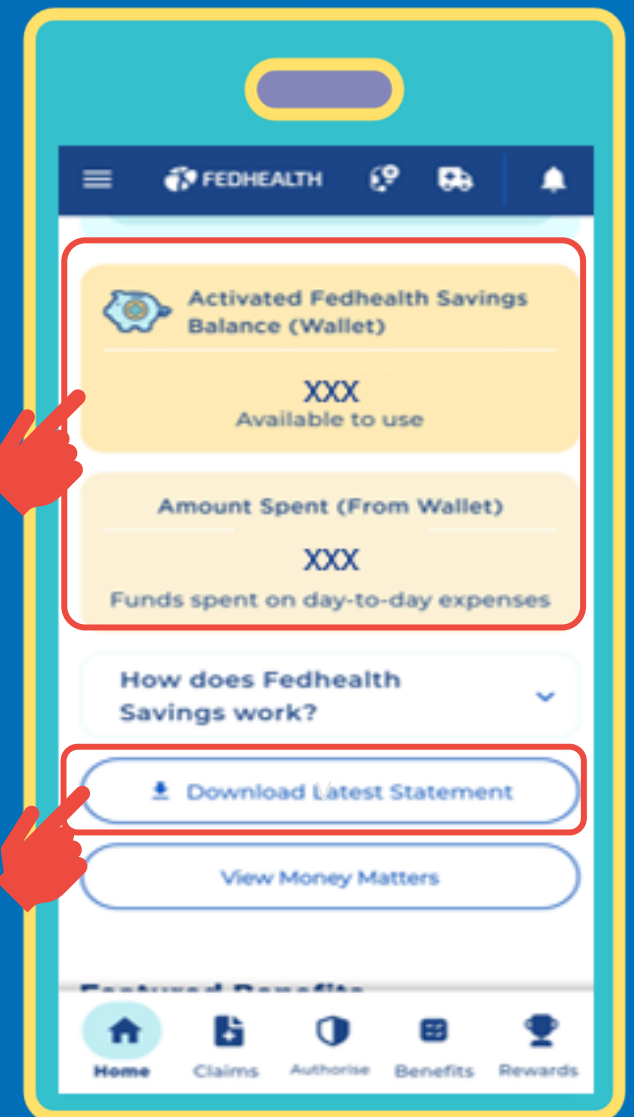
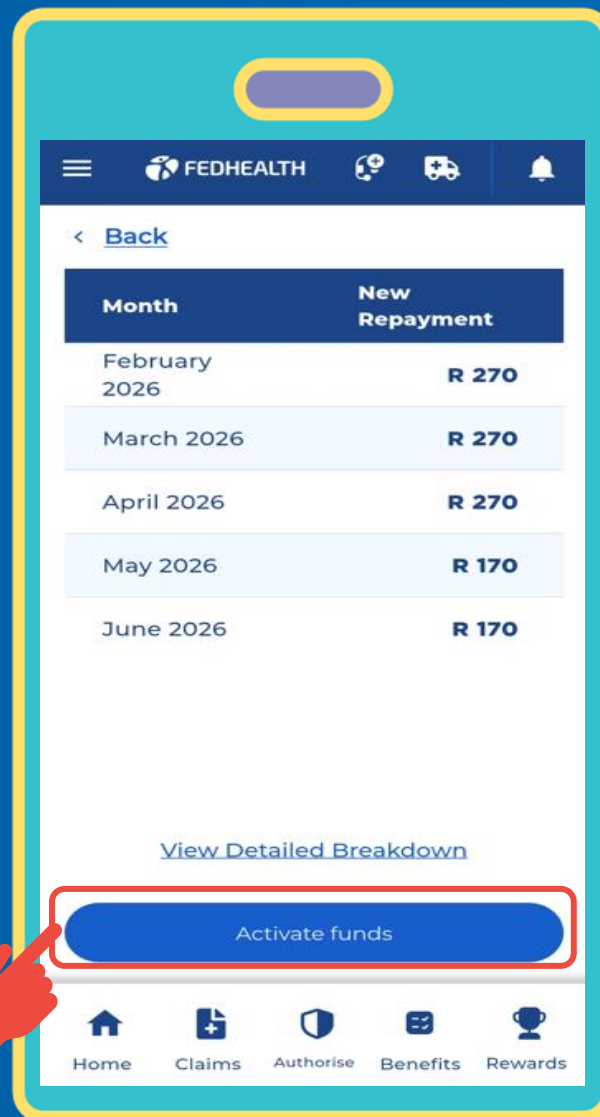


OR



# Activating Back-Up Savings

2026



# 2026

## CONTACT US

We'd like to remind you of all the **convenient ways** you can get in touch with **Fedhealth** to manage those simple, **everyday things**, you might need.

We've **launched these platforms** to help members, who are **mostly tech-savvy** these days, **manage** their membership with a few swipes or clicks.

### CONTACT CENTRE NUMBERS

- **Fedhealth Customer Contact Centre:** 0860 002 153 and email: [member@fedhealth.co.za](mailto:member@fedhealth.co.za)
- **Claims submission:** [claims@fedhealth.co.za](mailto:claims@fedhealth.co.za)
- **Chronic Medicine Management:** [cmm@fedhealth.co.za](mailto:cmm@fedhealth.co.za)  
**Disease Management:** [dm@fedhealth.co.za](mailto:dm@fedhealth.co.za)
- **Oncology Programme:** 0860 100 572 and [cancerinfo@fedhealth.co.za](mailto:cancerinfo@fedhealth.co.za)
- **Fedhealth Baby Programme:** 0861 116 016 and [info@babyhealth.co.za](mailto:info@babyhealth.co.za) or visit [www.babyhealth.co.za](http://www.babyhealth.co.za)
- **Fedhealth Paed-IQ:** 0860 444 128



### WEBSITE

**fedhealth.co.za**

The website provides easy-to-navigate information on our options, step-by-step instructions on how to submit claims etc., scheme news, and also hosts the informative Healthy Living articles – filled with lifestyle and wellness topics.



### LIVECHAT

**Access on the website**

Members can type in their queries and one of our LiveChat agents will assist them online.



### AI AGENT NALEDI

**Access on the website**

Naledi, our expert AI agent, is on hand to help with members' general queries and informal searches. Naledi can help assess members' needs to suggest the right plan, and provide Scheme resources on benefits, rules and plan details.



### FAMILY ROOM

**Access on the website**

Our online member portal allows members to manage their membership by updating contact details, viewing and submitting claims, viewing member statements, seeing how much Savings they got left, activate the amount of Savings they require, registering for chronic medicine and obtaining hospital authorisations.



### WHATSAPP

Members can choose from self-service actions like obtaining their tax certificates or membership e-cards.

Save the number

**060 070 2479 as a contact and type 'hi' to start a conversation**



### MEMBER APP

Our app has been designed to simplify members' interaction with the Scheme. Available from the

**Google Play Store, Huawei App Gallery and Apple App store,**

it lets the member activate the amount of Savings they require, download their e-card, view their option's benefits, set medicine reminders, and lots more.

2026

# Thank YOU



 **Sanlam** healthcare partner

