

Aon Member Letter

Fedhealth Medical Scheme 2026

Dear Aon Client

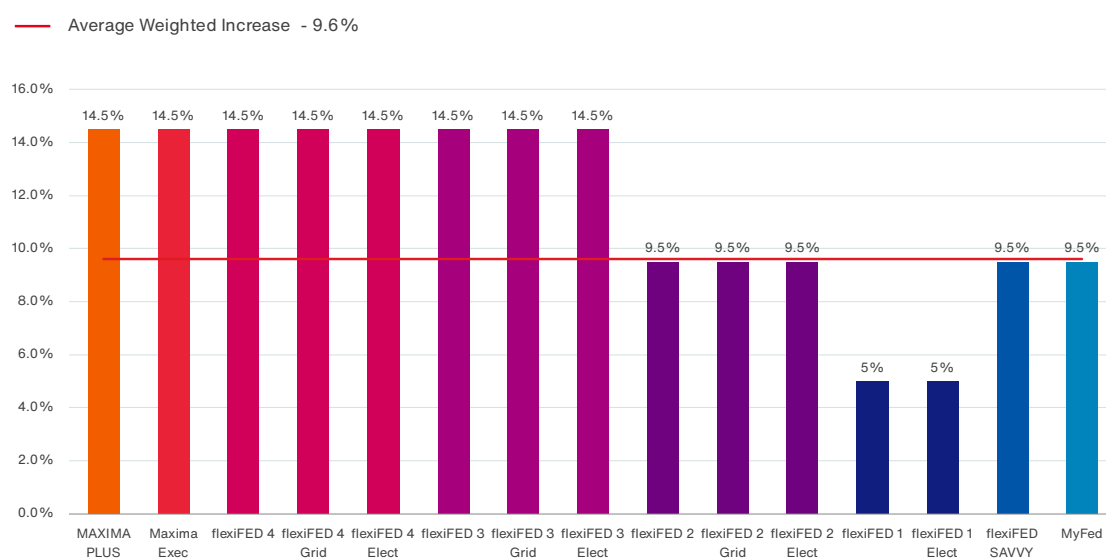
At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world.

It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. Whether you wish to remain on your current option or change to a more suitable option for 2026, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2026.

The information provided in this letter is a summary of changes within the Fedhealth options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. Please find link on page 5.

Benefits and Contributions Update for 2026

What is the contribution increase for 2026?



Key Benefit changes

New Benefit

The new Day 2 Day plus (D2D+) benefit will be available on flexiFED1 to flexiFED4.

By completing a Health Risk Assessment at a pharmacy or GP **and** registering for Sanlam Health Rewards on the Fedhealth Member App, members can unlock an extra amount of up to R4 500 to use for day-to-day medical expenses. Members can unlock the benefit even if they are on a hospital plan. The following expenses will be covered and paid from risk:

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

The D2D+ amounts listed are annual family amounts per option:

FlexiFED 1	R3,000
FlexiFED 2	R3,500
FlexiFED 3	R4,000
FlexiFED 4	R4,500

Maternity Benefit Enhancement

Members on flexiFED 1 will have an out-of-hospital maternity benefit to cover pre-and post-natal care. The benefit will cover the following:

- Two 2D Scans.
- 6 Ante- or post-natal consults with a network GP or Gynaecologist.
- 1 amniocentesis test.
- Funding for antenatal classes, postnatal midwife consults and Doula.

Mental Health:

The scheme will fund of out-of-hospital mental health medication for depression on flexiFEDSavvy, flexFED1 and flexiFED2 options.

- On flexiFEDSavvy, members will have an annual limit of R2,160 per beneficiary for out-of-hospital depression medication.
- On flexiFED 1 and flexiFED 2, the limit will be R2,400 per beneficiary.

Female Health:

The female contraceptives paid from Risk will also include cover for emergency contraception on all options. The benefit will be covering emergency contraception once a year for females up to age 55 years.

Vaccinations:

There will be an enhancement to the preventative and wellness benefit for older members. An additional Pneumococcal vaccination will be covered for all members aged 65 and older. The benefit will be available on all options excluding myFED and flexiFEDSavvy.

Oncology:

On flexiFED 4, the Brachytherapy benefit will increase with 25% to R62,100 per annum

Self-payment Gap:

The self-payment gaps on flexiFED 1, 2 and 3 have been removed. This means that once members **deplete their fixed savings**, the scheme will continue to pay for unlimited network GP consultations with a 20% co-payment as well as the relevant dental benefits.

Medical Savings Account

The Medical Savings Account (MSA) family structure will change to align with the market for Principle, Adult and Child set allocation. This change will apply on flexiFED1 to flexiFED4, excluding flexiFEDSavvy. This will impact the savings allocation for family memberships of main member and children as the savings allocation for children is much less than the current M+ allocations.

Benefits changes**Co-payments**

The rand value penalty co-payment on myFED, flexiFEDSavvy, flexiFED1 and Grid options is restructured to a 30% co-payment value.

Elect options

The excess amount payable by members who go in-hospital for non-emergency procedures increases from R15,470 to R15,950.

Chronic benefit

- Members will be required to use Scriptpharm Network Pharmacies for their medication as they will be the Designated Service Provider (DSP) on specific options.

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- The chronic formulary will also be updated.

Prosthesis

On flexiFED1 and flexiFED2 internal non-PMB prosthesis will be limited to R1,220 pf/pa.

Limit Increases

- An average benefit limit increase of 3.1% has been announced on all options.
- The average fixed savings levels have increased between **7% and 56%** on flexiFED options, depending on the option and family size.
- The average back up savings levels have increased between **2% and 36%** on flexiFED options, depending on option and family size.

Value Added Benefits:

Sanlam rewards Programme aims to reward Healthy Living by incentivising members through integrated solutions and digitalisation. The programme is free for all Fedhealth members. Members will receive instant rewards for healthy choices, lifestyle benefits and personalised incentives. It includes travel and reward benefits as well as discounts on Sanlam gap cover and primary care.

- Weekly wellness rewards are redeemable at Mugg&Bean, DisChem and Sportsmans Warehouse.
- Annual Health rewards are redeemable at Incredible Connection, DisChem, and Sportsmans Warehouse.
- In addition, the Always On Benefits are available and redeemable through FlySafair, Uber, Intercap, and Planet Fitness.
- Members have access to Sanlam products which will assist them with Financial and Health Insurance needs, and this will give them access to the Wealth Bonus benefits through Sanlam.

For more information on the changes to the Fedhealth options in terms of benefits and contributions – please refer to the Microsite.

Gap Cover

Avoid **unexpected out of pocket expenses** by getting a Gap cover insurance. Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the appropriate Gap Cover option.

Microsite

We have pleasure in sharing the Aon on-line microsite platform for Fedhealth Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

Click [here](#) to access the microsite.

Where do I get more information and who can I contact if I have any questions?

The Fedhealth Medical Scheme Call Centre can be contacted on 0860 002 153 or WhatsApp 060 070 2479 for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on arc@aon.co.za will also be available to provide advice on option selections for 2025.

Fedhealth option change

Please notify Fedhealth in writing by no later than 28 November 2025 by completing the attached option change form or [click here](#) complete online via Docusign

It is important to note that no late changes will be accepted.

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We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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