

2026

Wise-Up Wednesday

Managed Care Programmes

 **AON**

 **FEDHEALTH**

 **Sanlam** healthcare partner



2026

Managed Care Programmes



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Managed Care Programmes



Oncology



Alignd Palliative Care Programme

Weight Management Programme



GoSmokeFree Smoking Cessation Programme




Hospital at Home (Quro)



AFA HIV Management Programme

Orthocare



Paed-IQ 24 hour service



2026

Oncology Programme



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Oncology is the branch of medical science dealing with cancer, including the origin, development, diagnosis, and treatment of malignant neoplasms of solid organs, non-solid organs and systems in the body.

- Fedhealth **supports cancer patients** in their time of need.
- The Scheme allows members to **upgrade to a higher option within 30 days following a life-changing event** or diagnosis of a dread disease, (excluding all myFED options).
- This ensures that **individuals with cancer have access to the medication** they need to remain economically active.
- The Oncology programme **provides members with all the support they require to deal with this stressful diagnosis.**



- Members need to **register on the Fedhealth Oncology Programme** by calling 0860 100 572.
- We **require a clinical summary** of each member's case:
 - Members history and ICD–10 codes
 - Clinical findings of the doctor
 - Test results confirming the cancer and the specific type
- The proposed **treatment plan must be submitted** to the oncology team.
- The Oncology team work in conjunction with the treating doctor to ensure that treatment is both **clinically appropriate and cost-effective**.
- A **set of cancer guidelines and protocols** are used during the pre-authorisation process.



WHAT ABOUT CANCER TREATMENT LIMITS?

- **On myFED, flexiFED Savvy & flexiFED 1**, oncology is covered **unlimited at PMB level of care** at designated service provider **ICON** (paid at Fixed protocol). 25% co-pay applies if DSP is not used.
- **On flexiFED 2**, oncology is covered up to **R321 570 per family per year** at designated service provider, **ICON** (paid at Fixed protocol). 25% co-pay applies if DSP is not used.
- **On flexiFED 3**, oncology is covered up to **R360 850 per family per year** at designated service provider, **ICON** (paid at Fixed protocol). 25% co-pay applies if DSP is not used.
- **On flexiFED 4**, oncology is covered up to **R514 570 per family per year** at designated service provider, **ICON** (paid at Fixed protocol). 25% co-pay applies if DSP is not used.
- **On maxima EXEC**, oncology is covered up to **R643 340 per family per year** at preferred provider, **ICON** (paid from Core protocol). DSP when limit is depleted.
- **On maxima PLUS**, oncology is covered **unlimited** at preferred provider, **ICON** (paid from Enhanced protocol).

DESIGNATED SERVICE PROVIDER FOR ONCOLOGY TREATMENT

The Scheme has contracted with **Independent Clinical Oncology Network (ICON)** for the provision of active oncology treatment. ICON is a network of oncologists that includes 75% of all practicing oncologists in South Africa. To find an ICON network specialist, call 0860 002 153.



Chemotherapy

Chemotherapy and medicine directly associated with the treatment of cancer will be paid from the Oncology benefit

Subject to the Oncology Pharmacy Network, and Oncology Preferred Product List (PPL).

Or

A 25% co-payment will apply on all options .



Radiotherapy

It will be paid from the oncology benefit if a valid authorisation has been obtained.



Specialised medication

On **maxima EXEC** we cover specialised medicine up to **R200 630 pf pa.**

On **maxima PLUS** we cover specialised medication up to R402 500 pf pa.



Consultations and visits

Prior to starting treatment, consultations are paid from the Savings Account/ Wallet or OHEB (maxima PLUS).

Oncologist consultations and hospital visits are paid from the Oncology benefit while the member has active chemotherapy or radiotherapy.



Pathology

Oncology-related pathology are paid from Oncology benefit, while the member is receiving.

A list of appropriate pathology codes has been defined and claims for these services are automatically paid from the oncology benefit.



All treatment is subject to a valid authorisation.



General radiology

Paid from the oncology benefit while the member is receiving treatment (either chemotherapy or radiotherapy)

Subject to a list of appropriate radiology codes

Claims for these services are automatically paid from the oncology benefit.



Specialised Radiology

Specialised radiology (e.g. CT scans, MRIs, angiography, radioisotopes) requires a separate pre-authorization.

Specialised radiology is paid from Risk.

A co-payment for non-PMB MRI/CT scans will apply on most options



PET scans

PET scans for staging of malignant tumours are limited to two per patient on all options except flexiFED 1, flexiFEDSavvy and myFED. These options are covered at PMB level of care.

A DSP network or a R5 670 co-payment for non-DSP use will apply on all options.



All treatment is subject to a valid authorization.



2026

Palliative Care



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Fedhealth partnered with Aligned to pioneer this benefit that offers members with serious illnesses, like advanced cancer, extra care when they need it most.

- The **Aligned Palliative Care Programme** is a comprehensive, no-cost service available to all eligible Fedhealth members.
- They provide **specialised care for serious illnesses**.
- It focuses on **enhancing quality of life** through dedicated support teams.
- It is part of **Fedhealth's commitment to offering specialised care programmes for members**.



The specially trained team of doctors, nurses and other professionals work together with, for example, the treating oncologist and other involved doctors such as a GP.

1 Offers specialised care for anyone with serious cancer

3 Also available to members with other serious illnesses.

5 Providing relief from symptoms and stress

7 It assist with controlling pain

2 It provides emotional support.

4 Family members feel more supported too.

6 It's a team approach.

aligned.
Value. Trust. Solutions.



How to Fedhealth members diagnosed with serious illness access the programme and what is included:



Contact **Fedhealth directly** to refer you to Alignd at 0860 002 153.

Contact **Alignd directly** at referrals@alignd.co.za, even if you just want to find out more.



Your **doctor and social worker** may also provide you with information about the Alignd Palliative Care Programme.



We cover an **initial consultation** with a palliative care trained doctor to assess your needs holistically.

This includes **counselling for you and your family**.



As part of the **Ongoing phase**, there are monthly follow-up consultations with the involved palliative care multi-disciplinary team, including the doctor, registered nurse and social worker .



Should your illness be more progressed, the **Intensive phase** support, including home-based palliative care, medication for symptom relief (including oxygen), hospital bed-hire, and limited home-based.

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Smoking Cessation Programme



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Tobacco use is one of the biggest public health threats the world has ever faced and kills up to half of all users.

- Many people who smoke or vape would rather not, but it's a highly addictive habit that is hard to kick.
- Smoking leads to significant health complications and mortalities each year.
- It is also a costly habit that quickly burns through smokers' disposable cash.
- There are over one billion smokers worldwide and eight million in South Africa.



But there's hope for Fedhealth members who smoke

1

You can sign up for the **FREE GoSmokeFree** smoking cessation programme once per year

2

It is available at over **200 GoSmokeFree pharmacies** (including Dis-Chem, Clicks and independent pharmacies) across the country.

3

They will provide **proper, professional support** to quit your smoking habit for good

4

Stopping smoking is the **single most important decision** one can make for one's health

Pre-Quit Assessment includes:

- Nicotine dependency test
- Carbon monoxide level check
- Assessing motivation to quit
- Assist with behaviour modification
- Medication discussion
- Set quit date
- Keeping GoSmokeFree diary

Support Sessions includes:

- Support sessions x 5
- Confirm quit date.
- Assist with quit date preparation
- Four post-quit follow-up sessions
- Carbon monoxide level check
- Behavior change support
- GoSmokeFree quit certification

Where members may need **nicotine-replacement therapies** as part of their plan, the Scheme allows them to claim certain products from their MSA/Fedhealth Savings.

Visit: gosmokefree.co.za to find out more and locate the nearest participating pharmacy.



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Weight Management Programme



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- **Being overweight or obese not only impacts your health, ease of movement or enjoyment of life.**
- **It also is a direct cause of many non-communicable diseases.**
- **It increases the risk of morbidity from at least 15 conditions including:**
 - Hypertension
 - Abnormal cholesterol levels
 - Type-2 Diabetes
 - Coronary artery disease
 - Stroke
 - Gallbladder disease
 - Osteoarthritis
 - Sleep apnoea
 - Respiratory problems
 - Cancers of the endometrium, breast, prostate, and colon
 - Considerable strain on the joints



- It is a **12-week biokineticist led Weight Management Programme.**
- It is **FREE to members** on all Fedhealth options, except **flexiFEDsavvy** and **myFED** with a qualifying BMI.
 - BMI of 25kg/m² and above (with no chronic comorbidities as a requirement)
 - Men with a waist circumference \geq 102cm and Women with a waist circumference \geq 88cm
- The programme takes a **holistic approach to weight-loss.**
- It may include sessions with a **psychologist, dietician and biokineticist.**
- As many as **75% of members** who completed the programme lowered their **waist measurement, 70% lowered their BMI.**
- Also resulted in **reported lower cholesterol, blood glucose and blood pressure readings.**



Weight Management Programme

2026

Once a member or beneficiary has been identified as suitable for the 12 week weight management intervention, the GP is notified electronically that their patient has been enrolled on the programme.

Benefits	flexiFED 1	flexiFED 1 ^{Elect}	flexiFED 2	flexiFED 2 ^{GRID}	flexiFED 2 ^{Elect}	flexiFED 3	flexiFED 3 ^{GRID}	flexiFED 3 ^{Elect}	flexiFED 4	flexiFED 4 ^{GRID}	flexiFED 4 ^{Elect}	maxima EXEC	maxima PLUS
Dietician consultations	2	2	2	2	2	2	2	2	2	2	2	2	2
Behavioral psychologist consultation	1	1	1	1	1	2	1	1	2	1	1	2	2
Biokineticist: Exercise sessions	9	9	9	9	9	9	9	9	9	9	9	9	9
Biokineticist: Re-assessment sessions	3	3	3	3	3	3	3	3	3	3	3	3	3
GP Consultations	2	2	2	2	2	2	2	2	2	2	2	2	2
Pathology tests - subject to list	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

- After completion Fedhealth will make contact with the member in order to obtain feedback and conduct a discussion on health outcomes.
- The member will be advised about ongoing assistance available to ensure sustained weight management.
- This includes the use of the Fedhealth health portal.

2026

Back & Neck Programme



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Chronic back and neck pain is a common cause of morbidity and incapacity.

It has a significant social and economic impact.

It's second only to headaches when it comes to painful disorders that affect humans.

This programme takes a comprehensive and holistic approach to chronic back neck pain.

The Fedhealth OrthoCare Spinal Programme is built on the principle of active muscle reconditioning.

It is supported by scientific clinical studies showing that exercise reduces pain and can normalise function in many instances.

The programme successfully and effectively incorporates the best protocols to improve functional ability and work capability with minimum pain.

Fedhealth offers a lifeline to qualifying members before surgery becomes a necessity

What does the Fedhealth OrthoCare Spinal Programme cover?

The programme takes a comprehensive and holistic approach to chronic back and neck pain and offers individualised treatment to qualifying members.

- It is available to qualifying Fedhealth members on **maxima PLUS, maxima EXEC, flexiFED 4, flexiFED 3, flexiFED 2 and flexiFED 1.**
- After an initial assessment, beneficiaries receive treatment twice a week for six weeks.
- We **cover the full cost of the programme** for qualifying members.
- This multidisciplinary programme **includes treatment from doctors, physiotherapists and/ or biokineticists.**
- The treatment **consists of active exercise** with appropriate weights and motions



1

- If you suffer from chronic back or neck pain, your GP or Specialist will refer you to the programme if conservative care is appropriate for your needs.
- Our team will contact members proactively to discuss enrolment on the programme.
- In some cases, completion of the programme will be a requirement to access back and neck related in-hospital treatments or surgery.

2

- You will be assessed by a conservative care team.
- This includes a physical examination and tests to check range of movement, nerve health.
- The GP or physiotherapist will take your medical history and explain the possible cause of your chronic pain and the treatment plan for you.

3

- A treatment plan will be put together for you.
- A patient contract is then signed, committing you to a course of treatment.
- You may have to attend sessions for up to an hour once or twice a week

4

- After the initial sessions, you will be re-examined to determine your progress and to discuss your improvement.
- If all is well, you will be discharged with a home exercise programme.

Non-Completion of Programme

If you choose to undergo **spinal surgery without first completing the Fedhealth OrthoCare Spinal Programme**, you will have **no benefit for elective spinal surgery**, so all costs will be for your own pocket.



2026

Paediatric Programme

 **FEDHEALTH**

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Once you become a new parent and your baby/child gets sick. This can cause a lot of panic. Therefore the Paed-IQ programme is there every step of the way to guide you.



Access to real-time, expert advice



Available 24/7 365 days a year



Provided by Paediatric-trained registered nurses



Free to Fedhealth members



Referrals to specialists if needed



Avoid unnecessary trips to doctors and specialists



Referrals to emergency care if needed



Gives parents peace of mind





EXTRA SUPPORT WHEN YOU NEED IT

Sometimes all you need is a reassuring, knowledgeable voice to give you some guidance.

That's exactly what the Paed-IQ BabyLine is – extra support when you need it.



ADVICE IS A PHONE CALL AWAY

Through the Paed-IQ BabyLine our members receive professional medical advice, when needed. This advisory service is available 24/7, 365 for all Fedhealth members with children under the age of 14, at no extra cost.



REGISTERED NURSES ON CALL

Expert health advice is given by registered nurses they will give best advice on handling any health concern your child might have.

And if something is a medical emergency, they'll refer you to the best medical facility that can treat your child.



HOW TO USE PEAD-IQ

Next time you're not sure what to do and have a health concern, try the Paed-IQ service.

**Simply call
0860 444 128**

to speak to a qualified nurse.
Remember to have your Fedhealth membership number at hand.



2026

HIV Programme

 **FEDHEALTH**

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Fedhealth provides unlimited cover for HIV treatment and preventative medicine.

To qualify for this benefit, you must be registered on the Scheme's HIV disease management programme, AfA.

You have access to the HIV medicine benefit only when you are registered.

AfA is a comprehensive HIV disease management programme providing access to:

- Anti-retrovirals and related medicines
- Post-exposure preventative medicine
- Preventative medicine for mother-to-child transmission
- Post-exposure preventative medicine after rape

The programme gives ongoing patient support and monitors the disease and response to therapy.

To join AfA, call them in confidence on 0860 100 646. Your doctor may also call AfA on your behalf.

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Hospital at Home



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Hospital at Home benefit in partnership with Quro Medical

- ✓ Fedhealth is pleased to offer our members the **innovative, technology-enabled Hospital at Home** benefit in partnership with Quro Medical.
- ✓ This service brings all the **essential elements of in-patient care to a patient's home** and features **real-time patient monitoring**.
- ✓ Currently available to members in:
 - Gauteng
 - KwaZulu-Natal
 - Bloemfontein
 - Eastern Cape
 - Western Cape.
- ✓ Some of the benefits include **faster recovery, fewer re-admissions and health complications**.



- This is as an **alternative to a hospital admission** and can only be offered **upon consent by the patient**.
- Members can either be **referred by their treating doctor**.
- Members can **request this service from their doctor** when general ward admission is considered.
- Members who wish to be **re-located to the home earlier during a hospital admission**.

While receiving treatment as part of the Hospital at Home service, the patient remains under the care of their treating doctor.

A patient is only discharged from the service once the treatment programme is completed.

PLEASE NOTE



uro Medical
Innovation with care





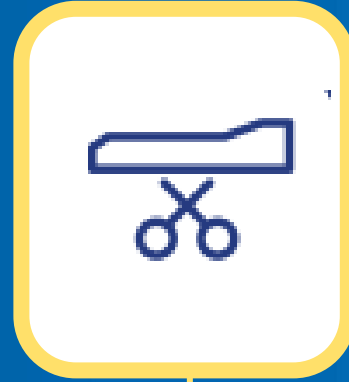
Faster Recovery and a better healthcare experience



Care tailored towards the members **individual needs**



Recovery in a **comfortable** and familiar experience



Fewer health complications and re-admissions



Member's **doctor** can monitor their condition day and night using digital technology



Members **receive more value** from Scheme benefits

Fedhealth's technology-enabled Hospital at Home service, in partnership with Quro Medical, will bring all the essential elements of in-patient care to a patient's home, including real-time patient monitoring.

Personalised treatment plan:

- Quro Medical works closely with each patient and their treating doctor to develop a personalised treatment plan that can be delivered at home.
- The Quro Medical clinical team schedules regular home visits, daily or more frequently, depending on individual need, to deliver the treatment and care required.
- Other channels are also available that give patients access to advice and support outside of home visits.

Other essential elements of in-patient care delivered at home:

- Real-time hospital-grade monitoring at home.
- Quro Medical continuously collects vital sign data wirelessly and automatically
- Intravenous therapy,
- In-person and virtual visits.
- Skilled nursing .
- Access to laboratory services, allied healthcare services e.g. physiotherapy, and short-term oxygen.
- Rapid response protocols.

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Did you
know?



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All Fedhealth members with diabetes will have automatic access to the Diabetes Care programme and its benefits, once they have registered their chronic condition for disease specific benefits.

When you register for **Diabetes Care**, we take all your **other medical needs into account**, including any other chronic conditions you may have.

In addition, we **continue to work with your doctor, to provide coordinated quality care.**

You can register using the Fedhealth Family Room, WhatsApp and LiveChat.

Simply call 0860 002 153 or email diabeticcare@fedhealth.co.za



**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.

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 to manage their membership with a few swipes or clicks.

CONTACT CENTRE INFORMATION

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

2026

Thank YOU



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