

# flexiFED 4

## AVAILABLE FEDHEALTH SAVINGS ON SAVINGS PLANS

flexiFED 4	
P	R16 200
A	R14 784
C	R4 872

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 4	
P	R21 960
A	R20 052
C	R6 600

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 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 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	M	M + 1	M + 2	M + 2+
2025	R21 200	R36 800	R41 700	R46 600
flexiFED 4	P	A	C*	
2026	R22 308	R20 364	R6 708	

\*Calculated to a maximum of 3 children

- **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

## 2026 CONTRIBUTIONS

HOSPITAL PLAN			
flexiFED 4	RISK	NOMINAL SAVINGS	TOTAL
Member	R6 591	R29	R6 620
Adult dependant	R6 016	R26	R6 042
Child dependant	R1 982	R9	R1 991

SAVINGS PLAN			
flexiFED 4	RISK	SAVINGS	TOTAL
Member	R6 591	R1 350	R7 941
Adult dependant	R6 016	R1 232	R7 248
Child dependant	R1 982	R406	R2 388



**Sanlam** healthcare partner

