FEDHEALTH

Sanlam preferred healthcare provider

Overview

INTRODUCING FEDHEALTH'S OPTION RANGE

OPTION SELECTOR GUIDE // **2027**

Wherever you are in life... whatever your circumstances, or budget... we'll help you find the Fedhealth medical aid option **that helps you protect your health and invest in your future.**

Why choose Fedhealth?

PROTECT YOUR **HEALTH**

90-YEAR LEGACY
With 90 years of experience, you can be confident that you're choosing a scheme trusted by generations of South Africans.

A DIVERSE RANGE OF PLANS FOR ALL SOUTH AFRICANS
Our diverse plan range caters to every need and budget.

WIDE-RANGING BENEFITS AND DYNAMIC NETWORK COVERAGE
All Fedhealth plans offer unlimited hospital cover, as well as various out-of-hospital benefits. Our network plans offer extensive coverage.

PERSONALISED CARE AND HEALTH ENGAGEMENT
Helping you get the right care, at the right time, and the right place.

FRIENDLY AND INTELLIGENT CUSTOMER SERVICE
Dedicated service consultants and smart, digital platforms to support you.

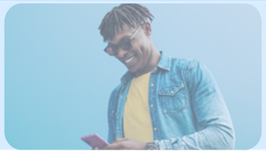
INVEST IN YOUR **FUTURE**

GROW YOUR WEALTH
Health Boosted WealthBonus
Fedhealth members enjoy a **15% boost** to their **Sanlam WealthBonus** on qualifying Sanlam products.

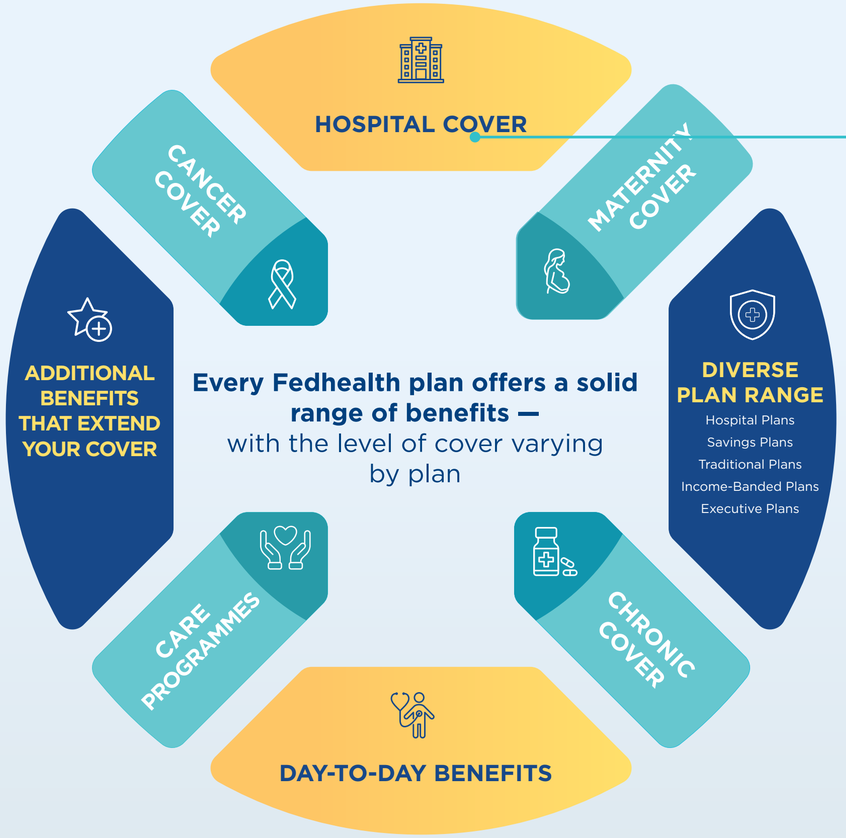
GET REWARDS
Earn rewards through simple health engagement.

Sanlam

Protect your health with a **diverse range of plans for all South Africans**

		HOSPITAL PLANS Hospital cover and self-funded out-of-hospital expenses	SAVINGS PLANS Hospital cover plus day-to-day savings	TRADITIONAL PLANS Hospital cover plus a defined set of day-to-day benefits	EXECUTIVE PLANS Comprehensive cover for significant healthcare needs	INCOME-BANDED PLAN Affordable cover
AFFORDABLE cover for low-income earners						myFED | From R1 857 p/m
ESSENTIAL healthcare cover (for under-35-year-olds)		flexiFED Savvy Hospital Plan | From R1 252 p/m	flexiFED Savvy Savings Plan | From R1 714 p/m	sureFED Essential | From R1 940 p/m		
OCCASIONAL healthcare cover (e.g. maternity)		flexiFED 1 Hospital Plan | From R2 885 p/m	flexiFED 1 Savings Plan | From R3 335 p/m	sureFED Plus | From R3 565 p/m		
MEDIUM healthcare cover (e.g. maternity; enhanced cancer cover; enhanced chronic)		flexiFED 2 Hospital Plan | From R4 126 p/m	flexiFED 2 Savings Plan | From R4 855 p/m			
HIGH healthcare cover (e.g. maternity; enhanced cancer cover; enhanced chronic; prostheses)		flexiFED 3 Hospital Plan | From R5 035 p/m	flexiFED 3 Savings Plan | From R5 911 p/m			
		flexiFED 4 Hospital Plan | From R6 733 p/m	flexiFED 4 Savings Plan | From R8 110 p/m			
SIGNIFICANT healthcare cover					maxima EXEC | From R13 839 p/m maxima PLUS | From R21 537 p/m	

Protect your health with plans that offer **wide-ranging benefits & dynamic network coverage**



PERSONALISED CARE AND ENGAGEMENT

Screen | Prevent | Support

Dynamic networks to suit your preference when it comes to hospitalisation

UNLIMITED HOSPITAL COVER AT PRIVATE HOSPITALS

Available on all plans - Benefit limits may apply

FREEDOM OF CHOICE TO USE ANY PRIVATE HOSPITAL

Available on: flexi**FED 2**, flexi**FED 3**, flexi**FED 4**, maxima **EXEC**, maxima **PLUS**

AFFORDABLE COVER ON NETWORK PLANS

Available on: my**FED**, sure**FED**^{Essential}, sure**FED**^{Plus}, flexi**FED**^{Savvy}, flexi**FED 1**, flexi**FED 2**^{GRID}, flexi**FED 3**^{GRID}, flexi**FED 4**^{GRID}

Extensive network coverage across South Africa

Representation across all major hospital groups*

MEDICLINIC GROUP | NETCARE | NATIONAL HOSPITAL NETWORK | Life Healthcare

*Plan dependent

Members on GRID options can save 10% on their monthly contribution

Available on: flexiFED 2^{GRID}, flexiFED 3^{GRID} & flexiFED 4^{GRID}

Protect your health with **additional benefits that extend your cover**

HEALTH AND LIFESTYLE SUPPORT

Screening and preventative benefits
(E.g. flu vaccines, health risk assessments)

ALL OPTIONS

Female contraceptives

ALL OPTIONS

Personalised care to support you at every stage of your health journey

ALL OPTIONS

ADDITIONAL DAY-TO-DAY COVER

Unlock more day-to-day benefits with D2D+

sureFED | flexiFED Hospital Plans (excl. Savvy) | flexiFED Savings Plans (excl. Savvy)

Unlimited MRI/CT scans

flexiFED Hospital Plans (excl. Savvy) | flexiFED Savings Plans (excl. Savvy) | Executive Plans

Unlimited GP consults

myFED | sureFED^{Plus} | Executive | flexiFED 4 Hospital Plan | flexiFED Savings Plans

CARE BEYOND HOSPITALISATION

Trauma treatment in a casualty ward

ALL OPTIONS

MediTaxi

ALL OPTIONS

7 days' take-home medication after discharge

ALL OPTIONS

30 day post-hospitalisation

(Unlimited cover for 30 days after you are discharged for follow-up care relating to pathology, radiology, physiotherapy and occupational therapy)

ALL OPTIONS

Protect your health with **cost-effective cover**

AFFORDABLE COVER

Child rates up to age 27

ALL OPTIONS

Only pay for your first 3 children

ALL OPTIONS

Affordable cover on network plans

flexiFED^{Savvy} | myFED | sureFED | flexiFED 1 | GRID PLANS

If you'd like more information, please click on the **'i'** icon

Protect your health **by unlocking additional day-to-day benefits**

D2D+ BENEFIT

We reward Fedhealth members' smart health choices with additional funds to use for day-to-day medical expenses.

1 Complete a Health Risk Assessment and **register on the Fedhealth Member App.**

2 Once unlocked, use the **available funds to pay for certain day-to-day expenses:**
GP and Specialist (e.g. paediatrician) consultations; Basic dentistry; Prescribed medication; Pathology and General radiology

3 Annual D2D+ benefit amount **varies by plan:**

sure**FED**^{Essential}	R 1 226
flexi**FED 1**	R 3 120
sure**FED**^{Plus}	R 3 380
flexi**FED 2**	R 3 640
flexi**FED 3**	R 4 160
flexi**FED 4**	R 4 680

4 **Extend your day-to-day cover further** and reduce out-of-pocket expenses with **D2D+**

Protect your health with **personalised care and health engagement**

Helping you get the **right care**, at the **right time**, at the **right place**

GETTING HEALTHIER

- **Screening**, **wellness** and **preventative** benefits
- **Health Risk** Assessments
- **GoSmokeFree** Programme
- **Weight Management** Programme

PERSONALISED INTERVENTIONS

Predictive modelling of your claims to proactively **identify whether you may be at risk** of developing future health complications.

We will provide you with additional, personalised support to assist you with improving your health.

SUPPORT WITH A CHRONIC CONDITION

- **Cancer** care
- **Diabetes** support
- **Back and neck** rehabilitation
- **Mental health** support
- **HIV** care
- **Chronic Medicine** Management

CARE AT HOME

Fedhealth will facilitate a **technology enabled care programme** for you to be treated in the comfort of your home.

This programme applies to specific conditions where your doctor is confident that you can be effectively treated at home; and you would prefer to be treated in the comfort of your own home.

COMPASSIONATE CARE

This programme offers specialised, palliative care and support for members with serious cancer. It's provided by an expert team, which could include doctors, nurses and social workers. The focus is on providing relief from symptoms and stress, and may include controlling a physical problem such as pain, or addressing the member's emotional, social or spiritual needs.

If you'd like more information, please click on the **'i'** icon

Which Fedhealth option range is right for you?

flexi**FED Hospital Plans**

You generally spend **very little** on day-to-day medical expenses and/or prefer to self-fund these

- Keep your monthly medical scheme contributions low
- Our hospital plans come with essential, built-in day-to-day benefits, e.g. screening and wellness benefits
- You are covered for hospital bills

Cover starting from
FROM **R1 252** p/m

flexi**FED Savings Plans**

You prefer a plan that **includes a Savings account** to cover you for day-to-day expenses

- Freedom of choice to spend your Savings as you wish
- Unused Savings carry over into the following year
- Once your Savings is depleted, the scheme will continue to pay for certain day-to-day benefits
- You are covered for hospital bills

Cover starting from
FROM **R1 714** p/m

sure**FED Traditional Plans**

You prefer a plan that offers a **defined set of day-to-day benefits**

- You know upfront how your day-to-day benefit is allocated across individual benefit categories, e.g. GPs, medication, specialists, etc.
- You are covered for hospital bills

Cover starting from
FROM **R1 940** p/m

Which Fedhealth option range is right for you?

Executive Plans

You want the **most comprehensive level of cover**

- Ultimate peace of mind
- Full cover for network specialists
- Non-network specialists reimbursed up to 200% of scheme rate
- Cover for additional chronic conditions
- Comprehensive oncology benefits
- Cover for high-cost specialised drugs
- Comprehensive prosthesis benefits
- Comprehensive dialysis benefits
- Unlimited above-threshold benefits

Cover starting from
FROM **R13 839** p/m

myFED

The contribution that you pay is based on your highest household income

- Affordable cover designed for low-income earners

Cover starting from
FROM **R1 857** p/m

Protect your health: flexiFED Hospital Plans overview

		flexiFED Savvy Hospital Plan	flexiFED 1 Hospital Plan	flexiFED 2 GRID | flexiFED2 Hospital Plan		flexiFED 3 GRID | flexiFED 3 Hospital Plan		flexiFED 4 GRID | flexiFED 4 Hospital Plan	
Monthly contribution	**P**rincipal Member	R1 252	R2 885	R4 126	R4 600	R5 035	R5 614	R6 733	R7 515
	Adult Dependant	R1 252	R2 261	R3 678	R4 094	R4 617	R5 143	R6 157	R6 859
	Child Dependant	R920	R1 056	R1 218	R1 358	R1 785	R1 990	R2 029	R2 260
Day-to-day benefit	Annual D2D+	-	R3 120	R3 640		R4 160		R4 680	
	Additional benefits	Unlimited virtual consults 3 in-person consults per beneficiary	Unlimited network GP consults once submitted out-of-pocket expenses reach Threshold Unlimited MRI/CT scans Preventative dentistry once submitted out-of-pocket expenses reach Threshold	Unlimited network GP consults once submitted out-of-pocket expenses reach Threshold Unlimited MRI/CT scans Basic dentistry once submitted out-of-pocket expenses reach Threshold		Unlimited network GP consults once submitted out-of-pocket expenses reach Threshold Optical benefit Unlimited MRI/CT scans Basic dentistry once submitted out-of-pocket expenses reach Threshold		Unlimited network GP consults Unlimited MRI/CT scans Unlimited Above-threshold benefit (ATB) once submitted out-of-pocket expenses reach Threshold	
Maternity	During pregnancy		✓	✓		✓		✓	
	Hospital birth cover	✓	✓	✓		✓ Including private ward cover		✓ Including private ward cover	
	Post-birth benefit		✓	✓		✓		✓	
	Infant & childcare			✓		✓		✓	
Chronic benefits	27 PMB conditions	✓	✓	✓		✓		✓	
	Additional conditions	Depression				Depression + 7 Conditions		Depression + 18 Conditions	
Cancer		PMB	PMB	R334 110		R374 920		R534 640	
Mental health	Consultations	21 days for admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder		Mental Health Programme		Mental Health Programme		Mental Health Programme	
	Psychiatric hospitalisation			✓ R43 000 pf		✓ R53 000 pf		✓ R56 000 pf	
Hospital cover	Level of cover			Additional Non-PMB admissions 271 PMB admissions					
	Use network facilities for planned procedures	✓	✓	✓	Any hospital	✓	Any hospital	✓	Any hospital

HOSPITAL PLANS

AVAILABLE ON ALL PLANS

- Child rates up to age 27
- Only pay for first 3 children
- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward
- Maternity Programme (excl. Savvy)
- Upgrade to a higher plan within 30 days of a life-changing event

Protect your health: flexiFED Savings Plans overview

		flexiFED Savvy Savings Plan	flexiFED 1 Savings Plan	flexiFED 2 GRID | flexiFED2 Savings Plan		flexiFED 3 GRID | flexiFED 3 Savings Plan		flexiFED 4 GRID | flexiFED 4 Savings Plan	
Monthly contribution	**P**rincipal Member	R1 714	R3 335	R4 855	R5 326	R5 911	R6 487	R8 110	R8 889
	Adult Dependant	R1 252	R2 615	R4 328	R4 741	R5 419	R5 943	R7 413	R8 113
	Child Dependant	R920	R1 222	R1 434	R1 574	R2 096	R2 300	R2 444	R2 673
Day-to-day benefit	Annual D2D+	-	R3 120	R3 640		R4 160		R4 680	
	Annual savings	No sub-limits apply and unused savings roll-over into the new year							
		R5 544	P 5 724 A R4 488 C R2 100	P R9 060 A R8 064 C R2 676		P R10 824 A R9 912 C R3 840		P R16 836 A R15 360 C R5 064	
	Additional benefits	Unlimited virtual consults 3 in-person consults per beneficiary	Unlimited network GP consults once Savings is depleted Unlimited MRI/CT scans Preventative dentistry once Savings is depleted	Unlimited network GP consults once Savings is depleted Unlimited MRI/CT scans Basic dentistry once Savings is depleted		Unlimited network GP consults once Savings is depleted Optical benefit Unlimited MRI/CT scans Basic dentistry once Savings is depleted		Unlimited network GP consults Unlimited MRI/CT scans Unlimited Above-threshold benefit (ATB)	
Maternity	During pregnancy		✓	✓		✓		✓	
	Hospital birth cover	✓	✓	✓		✓ Including private ward cover		✓ Including private ward cover	
	Post-birth benefit		✓	✓		✓		✓	
	Infant & childcare			✓		✓		✓	
Chronic benefits	27 PMB conditions	✓	✓	✓		✓		✓	
	Additional conditions	Depression				Depression + 7 Conditions		Depression + 18 Conditions	
Cancer		PMB	PMB	R334 110		R374 920		R534 640	
Mental health		21 days for admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder							
	Consultations	From Savings	From Savings	From Savings		From Savings		Savings + ATB + Mental health Programme	
	Psychiatric hospitalisation			✓ R43 000 pf		✓ R53 000 pf		✓ R56 000 pf	
Hospital cover	Level of cover	Additional Non-PMB admissions 271 PMB admissions							
	Use network facilities for planned procedures	✓	✓	✓	Any hospital	✓	Any hospital	✓	Any hospital

SAVINGS PLANS

AVAILABLE ON ALL PLANS

- Child rates up to age 27
- Only pay for first 3 children
- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward
- Maternity Programme (excl. Savvy)
- Upgrade to a higher plan within 30 days of a life-changing event
- Full cover for network specialists in-hospital

Protect your health: **sureFED** overview

		sureFED Essential	sureFED Plus
Monthly contribution	**P**rincipal Member	R1 940	R3 565
	Adult Dependant	R1 845	R3 115
	Child Dependant	R870	R999
Day-to-day benefit	Annual D2D+ Annual day-to-day benefit	R1 226	R3 380
		Set limits per benefit category	Annual pool of funds for out-of-hospital expenses
	Nominated network GP consults	M+0:4; M+1+: 7	M+0: R7 272 M+1: R10 392 M+2: R12 468 M+2+:R13 512
	Network specialist consults	2 consults (up to R2 310 pf)	
	Preventative dentistry	1 visit at a dentist + 1 visit at an oral hygienist pb	
	Acute medication, pathology, radiology	R1 870 pf (defined list)	
	Pharmacy medication (OTC)	R156 per script (R623 pf per annum)	
	Optometry	R1 970 pb every 2 years at DSP	
	MRI/CT scans (in- and out-of-hospital)	R12 570 pf per annum (co-pay for non-PMBs)	
	Physical therapy	2 consults pb per annum (R80 co-pay applies)	
	Additional benefits	3 virtual GP consults per family per annum	Sub-limits apply on certain benefit categories Optical benefits Basic and advanced dentistry Unlimited network GP consults once day-to-day benefit is depleted Unlimited MRI/CT scans in- and out-of-hospital
Maternity	During pregnancy	✓	✓
	Hospital birth cover	✓	✓
	Post-birth benefit	✓	✓
	Infant & childcare		✓
Mental health	PMB	21 days for admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder	
	Additional out-of-hospital consults	✓ Stress and anxiety benefit	✓ R5 200 pf, subject to the Enhanced in-hospital benefit
	Enhanced in-hospital benefit		✓ R10 390 pf
Chronic benefits	27 PMB conditions	✓	✓
	Additional conditions	Depression	
Cancer		PMB	R259 750
Hospital cover	Use network facilities for planned procedures	Unlimited hospitalisation / Full cover for network Specialists in-hospital	
		✓	✓

TRADITIONAL PLANS

AVAILABLE ON ALL PLANS

- Child rates up to age 27
- Only pay for first 3 children
- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward
- Upgrade to a higher plan within 30 days of a life-changing event

Protect your health: **Executive Plans** overview

		maxima **EXEC**	maxima **PLUS**
Monthly contribution	**P**rincipal Member	R13 839	R21 537
	Adult Dependant	R12 011	R18 590
	Child Dependant	R4 276	R6 655
Day-to-day benefit	Annual Savings	P R13 020 A R11 292 C R4 020	P R8 028 A 6 936 C R2 484
	Day-to-day benefit once Savings is depleted (OHEB)	-	P R11 040 A R7 980 C R2 460
	Additional benefits	Unlimited network GP consults once Savings is depleted Unlimited MRI/CT scans Unlimited Above-threshold benefit	Unlimited network GP consults Unlimited MRI/CT scans Unlimited Above-threshold benefit
Maternity	During pregnancy	✓	✓
	Hospital birth cover	✓ Including private ward cover	✓ Including private ward cover
	Post-birth benefit	✓	✓
	Infant & childcare	✓	✓
Chronic benefits	27 PMB conditions	✓	✓
	Additional conditions	45	58
Cancer		R668 430	**Unlimited**
Specialised Biologicals for oncology and non-oncology		R208 450	R418 200
Internal and external prosthesis		✓	✓
Organ transplant / renal dialysis		R668 430	**Unlimited**
Mental health	Out-of-hospital	✓	✓
	In-hospital	✓ R60 000 pf	✓ R65 000 pf
Hospital cover		Unlimited hospitalisation at any private hospital	
		Full cover for network specialists / Non-network specialists paid up to 200%	
	Other providers	100%	300%

EXECUTIVE PLANS

AVAILABLE ON ALL PLANS

- Child rates up to age 27
- Only pay for first 3 children
- Screening benefits
- Wellness benefits
- Preventative benefits
- 30-day post-hospitalisation benefit
- Trauma treatment in a casualty ward

Protect your health: **myFED** overview

	myFED			
Your contribution is based on your monthly household income:	**R1 - R11 494**	**R11 495 - R16 226**	**R16 227 - R22 495**	**R22 496+**
Monthly contribution – Principal Member	R1 857	R2 129	R2 649	R4 376
Monthly contribution – Adult Dependant	R1 857	R2 129	R2 649	R4 376
Monthly contribution – Child Dependant	R841	R1 005	R1 043	R1 383
Day-to-day benefit – Annual day-to-day benefit	**Individual limits per benefit category:** Unlimited nominated network GP consults Unlimited pathology and general radiology, subject to protocols Consults at network Specialists Basic dentistry Unlimited acute medication, subject to formulary and protocols Optical benefits			
Maternity – Ante- and postnatal consults	Unlimited at nominated network GPs			
Maternity – Midwife consults	4 consults per pregnancy in-and out-of-hospital			
Maternity – Pregnancy scans and tests	Paid from the respective radiology and pathology benefit			
Maternity – Infant benefits	Immunisations; infant hearing screening and consultation			
Maternity – Childcare benefits	Paediatric telephonic advice line			
Mental health – PMB	21 days for admissions or up to 15 out-of-hospital consultations per beneficiary for major affective disorders (including depression), anorexia, bulimia and substance abuse and 12 out-of-hospital consultations per beneficiary for acute stress disorder			
Mental health – Additional	2 out-of-hospital consults per person at nominated network GP			
Chronic benefits – 27 PMB conditions	✓			
Cancer – PMB	✓			
Hospital cover – Use network facilities for planned procedures	Unlimited hospitalisation / Full cover for network Specialists in-hospital			
	✓			

INCOME-BANDED PLAN

- Child rates up to age 27
- Only pay for first 3 children

- Screening benefits
- Wellness benefits
- Preventative benefits

Protect your health with **innovative customisation features**

Talk to your financial adviser about how you can **customise your cover** to better suit your needs and budget.

Worried about **unexpected, large day-to-day expenses** not covered on your flexi**FED Hospital plan**?

Access
Back-up Savings

Rarely need hospital care?

Cut your monthly contribution by 25% by choosing to pay a R16 570 excess on planned hospital procedures. No excess is applied on emergency admissions

Choose
Elect

Ready to **protect your health**?

Click on the specific Fedhealth plan for more information:

Hospital Plans	flexi**FED**[Savvy] >	flexi**FED 1** >	flexi**FED 2** >	flexi**FED 3** >	flexi**FED 4** >
Savings Plans	flexi**FED**[Savvy] >	flexi**FED 1** >	flexi**FED 2** >	flexi**FED 3** >	flexi**FED 4** >
Traditional Plans	sure**FED**[Essential] >	sure**FED**[Plus] >			
Executive Plans	maxima **EXEC** >	maxima **PLUS** >			
Income-banded	my**FED** >				

Want to compare options?

Compare plans on the Fedhealth website

Have questions?

Chat with Naledi – our AI agent who's always ready to answer your questions

Click here to chat with Naledi