

Elect
Save
25%

on Risk Benefit
Contribution

flexiFED 1 2021 Young singles

CONTRIBUTION RATES

	Any hospital	Elect
P	R1 788	R1 393
P+1AD	R3 189	R2 482
P+1AD+1CD	R3 842	R2 989
P+1AD+2CD	R4 495	R3 496

MEDIVault & WALLET

1 FLEXIBLE REPAYMENT STRUCTURE

	How much is in the MediVault?	Transfer funds from your MediVault to your Wallet as you need them for day-to-day medical expenses. You'll only pay back what you use over 12 months, interest-free.
M	R9 300	
M+1	R12 900	
M+2	R14 100	
M+2+	R15 300	

2 FIXED REPAYMENT STRUCTURE

	How much is in the MediVault?	The Scheme will transfer a pre-determined amount for day-to-day expenses to your Wallet by 1 January for the year - pro-rated if you join after January.
M	R3 600	
M+1	R5 400	
M+2	R6 600	
M+2+	R8 400	

A QUICK GUIDE

flexiFED 1 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits.

flexiFED 1 is for young people who are single, in a relationship or just married.

RISK BENEFITS

IN-HOSPITAL BENEFITS

Hospitalisation	Unlimited at network hospitals
Maternity	Unlimited at cost with network GPs and Specialists
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and other healthcare providers	Up to 100% of FR
Oncology, organ transplant and renal dialysis	Unlimited at cost up to PMB level of care

CHRONIC DISEASE BENEFIT

Unlimited
Chronic Disease List (CDL)
Basic Formulary List and MPL
flexiFED 1 - Designated service provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct
flexiFED 1^{Elect} - Designated service provider: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct

DAY-TO-DAY BENEFIT

Fedhealth Baby Programme	Post hospitalisation treatment
Doula benefit	Take-home medicine
Postnatal midwifery benefit	Specialised radiology
Infant hearing screening test	Trauma treatment at a casualty ward
Paed-IQ	Female contraceptives

SCREENING BENEFIT

Women's Health	Flu vac
Men's Health	HIV finger prick test
Children's Health	Health Risk Assessments
Cardiac Health	

ADDITIONAL BENEFITS

Upgrade within 30 days of a life changing event or on diagnosis of a dread disease	MediTaxi
24 hour Nurse Line	SOS Call Me
Emotional Wellbeing programme	Weight management programme
	Smoking cessation programme

THRESHOLD BENEFIT

Unlimited GP visits at nominated network GPs	
Dentistry	Preventative dental benefit



Save 11% or Save 25% on Risk Benefit Contribution

flexiFED 2 2021 Family start-ups

CONTRIBUTION RATES

	Any hospital	GRID	Elect
P	R2 500	R2 222	R1 871
P+1AD	R4 671	R4 155	R3 502
P+1AD+1CD	R5 413	R4 815	R4 060
P+1AD+2CD	R6 155	R5 475	R4 618

MEDIVault & WALLET

1 FLEXIBLE REPAYMENT STRUCTURE

	How much is in the MediVault?	Transfer funds from your MediVault to your Wallet as you need them for day-to-day medical expenses. You'll only pay back what you use over 12 months, interest-free.
M	R9 900	
M+1	R15 300	
M+2	R21 000	
M+2+	R24 600	

2 FIXED REPAYMENT STRUCTURE

	How much is in the MediVault?	The Scheme will transfer a pre-determined amount for day-to-day expenses to your Wallet by 1 January for the year - pro-rated if you join after January.
M	R4 800	
M+1	R7 200	
M+2	R11 400	
M+2+	R15 000	

A QUICK GUIDE

flexiFED 2 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits

flexiFED 2 is for young families who're just starting up.

RISK BENEFITS

IN-HOSPITAL BENEFITS

Hospitalisation	Unlimited at hospital of choice
Maternity	Unlimited at cost with network GPs and Specialists Private ward cover for delivery
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and other healthcare providers	Up to 100% of FR
Oncology, organ transplant and renal dialysis	R300 200
Childhood illness specialised drug benefit	Children up to the age of 18

CHRONIC DISEASE BENEFIT

Unlimited
Chronic Disease List (CDL). Intermediate Formulary List and MPL
flexiFED 2 - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.
flexiFED 2^{GRID} - Designated service provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct
flexiFED 2^{Elect} - Designated service provider: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct.

DAY-TO-DAY BENEFIT

Fedhealth Baby Programme	Post hospitalisation treatment
Doula benefit	Take-home medicine
Postnatal midwifery benefit	Specialised radiology
Infant hearing screening test	Trauma treatment at a casualty ward
Paed-IQ	Female contraceptives

SCREENING BENEFIT

Women's Health	Flu vac
Men's Health	HIV finger prick test
Children's Health	Health Risk Assessments
Cardiac Health	

ADDITIONAL BENEFITS

Upgrade within 30 days of a life changing event or on diagnosis of a dread disease	MediTaxi
24 hour Nurse Line	SOS Call Me
Emotional Wellbeing programme	Weight management programme
	Smoking cessation programme

THRESHOLD BENEFIT

Unlimited GP visits at nominated network GPs	
Dentistry	Basic dental benefit

Save 11% or Save 25% on Risk Benefit Contribution

flexiFED 3 2021 Young families

CONTRIBUTION RATES

	Any hospital	GRID	Elect
P	R2 825	R2 511	R2 117
P+1AD	R5 374	R4 780	R4 028
P+1AD+1CD	R6 389	R5 683	R4 790
P+1AD+2CD	R7 404	R6 586	R5 552

MEDIVault & WALLET

1 FLEXIBLE REPAYMENT STRUCTURE

	How much is in the MediVault?	Transfer funds from your MediVault to your Wallet as you need them for day-to-day medical expenses. You'll only pay back what you use over 12 months, interest-free.
M	R11 100	
M+1	R16 800	
M+2	R22 200	
M+2+	R26 100	

2 FIXED REPAYMENT STRUCTURE

	How much is in the MediVault?	The Scheme will transfer a pre-determined amount for day-to-day expenses to your Wallet by 1 January for the year – pro-rated if you join after January.
M	R7 200	
M+1	R9 600	
M+2	R12 600	
M+2+	R15 000	



A QUICK GUIDE

flexiFED 3 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits.

flexiFED 3 is for young still growing families.

RISK BENEFITS

IN-HOSPITAL BENEFITS

Hospitalisation	Unlimited at hospital of choice
Maternity	Unlimited at cost with network GPs and Specialists Private ward cover for delivery
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and other healthcare providers	Up to 100% of FR
Oncology, organ transplant and renal dialysis	R300 200
Childhood illness specialised drug benefit	Children up to the age of 18

CHRONIC DISEASE BENEFIT

Unlimited
Chronic Disease List (CDL) + Eczema, acne, allergic rhinitis for children up to the age of 18
Intermediate formulary and MPL
flexiFED 3 - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.
flexiFED 3^{GRID} - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.
flexiFED 3^{Elect} - Designated service provider: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct

DAY-TO-DAY BENEFIT

Fedhealth Baby Programme	Post hospitalisation treatment
Doula benefit	Take-home medicine
Postnatal midwifery benefit	Specialised radiology
Infant hearing screening test	Trauma treatment at a casualty ward
Paed-IQ	Female contraceptives

SCREENING BENEFIT

Women's Health	Flu vac
Men's Health	HIV finger prick test
Children's Health	Health Risk Assessments
Cardiac Health	

ADDITIONAL BENEFITS

Upgrade within 30 days of a life changing event or on diagnosis of a dread disease	MediTaxi
24 hour Nurse Line	SOS Call Me
Emotional Wellbeing programme	Weight management programme
	Smoking cessation programme

THRESHOLD BENEFIT

Unlimited GP visits at nominated network GPs	
Dentistry	Basic dental benefit

Save 11%

or

Save 25%

on Risk Benefit Contribution

flexiFED 4 2021 Mature families

CONTRIBUTION RATES

	Any hospital	GRID	Elect
P	R3 747	R3 326	R2 806
P+1AD	R7 146	R6 351	R5 404
P+1AD+1CD	R8 299	R7 378	R6 285
P+1AD+2CD	R9 452	R8 405	R7 166

MEDIVault & WALLET

1 FLEXIBLE REPAYMENT STRUCTURE

	How much is in the MediVault?	Transfer funds from your MediVault to your Wallet as you need them for day-to-day medical expenses. You'll only pay back what you use over 12 months, interest-free.
M	R14 700	
M+1	R26 700	
M+2	R30 300	
M+2+	R33 900	

2 FIXED REPAYMENT STRUCTURE

	How much is in the MediVault?	The Scheme will transfer a pre-determined amount for day-to-day expenses to your Wallet by 1 January for the year – pro-rated if you join after January.
M	R12 000	
M+1	R21 000	
M+2	R24 000	
M+2+	R27 600	

A QUICK GUIDE

flexiFED 4 falls within the flexiFED range which is designed to provide members with choice and flexibility in order to save without compromising on benefits.

flexiFED 4 is for mature families.

RISK BENEFITS

IN-HOSPITAL BENEFITS

Hospitalisation	Unlimited at hospital of choice
Maternity	Unlimited at cost with network GPs and Specialists Private ward cover for delivery
Network GPs and Specialists	Unlimited cover at cost
Non-network GPs, Specialists and other healthcare providers	Up to 100% of FR
Oncology, organ transplant and renal dialysis	R480 400
Childhood illness specialised drug benefit	Children up to the age of 18

CHRONIC DISEASE BENEFIT

Limited to R6 100 per beneficiary up to R12 200 per family. Thereafter unlimited cover for conditions on the CDL Chronic Disease List (CDL) plus 16 additional chronic conditions including eczema and acne for children. Intermediate formulary and MPL

flexiFED 4 - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.

flexiFED 4^{GRID} - Preferred provider: Clicks, Dis-Chem, MediRite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct and Pharmacy Direct.

flexiFED 4^{Elect} - Designated service provider: Pharmacy Direct, Clicks Direct Medicines and Dis-Chem Direct

DAY-TO-DAY BENEFIT

Fedhealth Baby Programme	Post hospitalisation treatment
Doula benefit	Take-home medicine
Postnatal midwifery benefit	Specialised radiology
Infant hearing screening test	Trauma treatment at a casualty ward
Paed-IQ	Female contraceptives

SCREENING BENEFIT

Women's Health	Flu vac
Men's Health	HIV finger prick test
Children's Health	Health Risk Assessments
Cardiac Health	

ADDITIONAL BENEFITS

Upgrade within 30 days of a life changing event or on diagnosis of a dread disease	MediTaxi
24 hour Nurse Line	SOS Call Me
Emotional Wellbeing programme	Weight management programme
	Smoking cessation programme

THRESHOLD BENEFIT

Threshold benefit. Day-to-day expenses will be paid from Threshold once the Threshold level has been reached. Unlimited GP visits from R1

