

ZOOM

The MediVault & Wallet

Fedhealth's MediVault is your go-to place should you ever need any day-to-day benefits. It's there and available at any time, but you don't pay for it until you've started using it.



It provides members with the peace of mind that, although they only have a hospital plan, the option to cover day-to-day expenses is there should they ever need it.

This is what makes the MediVault a game changer. With other medical aid schemes you pay for your day-to-day funds in full from the beginning of the year... as if you've already transferred your full MediVault from the outset. **Why should you pay for something you haven't used yet?**

THE CHOICE IS YOURS

With Fedhealth, YOU choose whether you prefer the control and upfront savings of the MediVault system where you choose a **FLEXIBLE repayment structure**, or the familiarity and simplicity of the old-school **FIXED repayment structure**.



FLEXIBLE MONTHLY PAYMENTS



FIXED MONTHLY PAYMENTS

Some people are happy to do a little extra admin if it saves them money. For others, convenience and simplicity is key. Whichever means more to you, you can choose how you want to structure your MediVault repayments. Let's take a look how they compare:



What makes our **MediVault** so unique is that you choose to **start paying for your day-to-day benefits when you need to use them** - not from day one.

If you select FLEXIBLE, you simply transfer funds from your MediVault to your Wallet when you need to pay for day-to-day expenses. The funds you transfer to your Wallet are then repaid over 12 months, interest-free.



This is medical aid as you currently know it. This option offers you **simplicity and security** by letting us take care of all the admin. The Scheme will transfer a **pre-determined amount** to your Wallet on 1 January **every year**, this amount will be pro-rated should you join after 1 January.

It's similar to how other medical schemes in South Africa work. You will know upfront how much day-to-day funds you have available for the year and you'll start to repay that amount every month from the beginning of the year. Both the available funds and repayments will be pro-rated if you join Fedhealth later than January.



Benefits

- ✓ You don't pay for day-to-day benefits until you use them. This could **save you thousands** every month.
- ✓ You **pay less without compromising on the quality** of your Hospital (Risk) benefits.
- ✓ You are in **full control over how much you pay** for your medical aid.
- ✓ **One debit order each month** - made up of your Risk/ Hospital cover contribution and your MediVault repayments.
- ✓ Any **unused funds in your Wallet will transfer to the next year**, so you won't lose it.



Benefits

- ✓ You choose once and **your monthly repayment will never vary**.
- ✓ You have **one debit order every month**.
- ✓ **No admin**, we'll manage your day-to-day funds automatically.

HOW MUCH IS IN THE MEDIVault IN 2022?

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R9 696	R10 296	R11 496	R15 300
M + 1	R13 392	R15 900	R17 496	R27 696
M + 2	R14 592	R21 792	R23 100	R31 500
M + 2+	R15 900	R25 596	R27 096	R35 196

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R3 744	R4 980	R7 488	R12 468
M + 1	R5 616	R7 488	R9 960	R21 828
M + 2	R6 852	R11 832	R13 104	R24 900
M + 2+	R8 724	R15 576	R15 576	R28 680

ACTIVATING THE MEDIVault AND TRANSFERRING FUNDS INTO THE WALLET ON THE FLEXIBLE OPTION



Call the **Fedhealth Customer Contact Centre** on 0860 002 153 for assistance.



Login to the **Fedhealth Family Room** online member portal and follow the prompts.



Call our **USSD line** on *134*999*memberno# and follow the prompts.



Use the **Fedhealth Member App**.

REMEMBER:

With Fedhealth, you can always upgrade to a higher option within 30 days of a life-changing event like a pregnancy, or the diagnosis of a serious disease. That means you can pay for the cover you need right now, not for future what-ifs.

CONTACT DETAILS

Please call **0860 002 153** for all general enquiries and customer care assistance, including benefit and limit confirmation and document requests, as well as Hospital authorisations, chronic medication enquiries and oncology related authorisations.

Disease Management
0860 101 306

Europ Assistance
0860 333 432

MVA Third Party Recovery Department
012 431 9718

Fedhealth Baby
0861 116 016

