

# flexiFED Savvy

Smart medical aid for young South Africans who are savvy about their health, money and time



get started >

 **FEDHEALTH**  
*Create your aid.*



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# young people can't afford medical aid

As a younger person, you might be amongst the healthier people in the country, but since you've just started your career, you might not be able to afford private medical aid. Which, in South Africa, is an absolute must-have.

This is about to change, with the introduction of **flexiFED<sup>Savvy</sup>** from Fedhealth – an affordable hospital plan for the digitally savvy younger generation.

By introducing this option, Fedhealth hopes to cover young and healthy first-time medical aid members who otherwise might not join a medical scheme based on affordability challenges.

Here's why this innovative new medical aid option is worth considering.







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# a fresh, affordable approach to medical aid for a new generation

**flexiFED<sup>Savvy</sup>** offers flexible medical aid cover for a generation who's looking for smarter ways to make their money (and health) go further.

**flexibility** – on top of receiving a truly supercharged hospital plan with the unique benefits for which Fedhealth has become known, members can choose one of four ways to fund day-to-day benefits if they choose to. This means that trips to the GP, over-the-counter medication or physiotherapy after a gym session gone wrong can also be covered without breaking the bank.

**Priced at just R945 per month for a principal member, flexiFED<sup>Savvy</sup> is the most affordable hospital plan in the market – without compromising on quality.**

Young movers and shakers embrace technology, so they will especially enjoy the fact that flexiFED<sup>Savvy</sup> is **fulfilled via self-service on digital platforms only** – no time-consuming (and frankly, boring) phone calls to a call centre.





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## flexi**FED**<sup>Savvy</sup> rates



**Main member**

**R945**  
per month



**Adult Dependant**

**R945**  
per month



**Child Dependant**

**R709**  
per month







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From just **R945 p/m** flexiFED<sup>Savvy</sup> gives you

**SEE MORE**



**Unlimited private hospitalisation** >



**Unlimited cover with network specialists and GPs in-hospital** >



**Take home medication: 7 days' supply** >



**Chronic medicine benefit** >



**30 day post-hospitalisation benefit** >



**Unlimited trauma treatment** >  
in a casualty ward



**Screening benefit** >



**Specialised radiology** unlimited at PMB level of care >

See the full benefit table >

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**Unlimited private hospitalisation** >

**Unlimited private hospitalisation** at a network hospital up to PMB level of care. Includes **3 face-to-face and unlimited virtual GP consultations out-of-hospital**



**7 days' supply** >



**Chronic medicine benefit** >



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**Unlimited private hospitalisation** >



**Unlimited cover with network specialists and GPs in-hospital** >

**Unlimited cover with network specialists and GPs in-hospital:** Cover for out-of-network specialists and GPs in-hospital has a combined limit of **R2 500 per family per year**



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Unlimited **private hospitalisation** >



Unlimited cover with network specialists and GPs in-hospital >



Take home medication: 7 days' supply >

**Take-home medication:** We pay for **seven days of take-home medicine** when the member is discharged from hospital. The medicine can either be **dispensed by the hospital** and reflect on the original hospital account, or be **dispensed by a pharmacy on the same day** that the member is discharged from hospital



Unlimited **trauma treatment** >  
in a casualty ward



Screening benefit >



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**Take home medication:** 7 days' supply >



**Chronic medicine benefit** >

**Chronic medicine benefit:** unlimited cover for the 27 PMB CDL conditions from preferred provider & subject to Basic formulary



**benefit** >



**Unlimited trauma treatment** >  
in a casualty ward



**Screening benefit** >



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**Take home medication:** 7 days' supply >



**Chronic medicine benefit** >



**30 day post-hospitalisation benefit** >

**30 day post-hospitalisation benefit:** physiotherapy, occupational therapy, speech therapy, dietician consultations, pathology & general radiology after discharge from hospital



**Screening benefit** >



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**Unlimited trauma treatment** >  
in a casualty ward



**Specialised**  
PMB level of care >



**Unlimited trauma treatment in a casualty ward**  
Emergency treatment, like stitches, is covered at a casualty ward whether the member is admitted to hospital or not. Co-pay of R750 for non-PMBs.

See the full benefit table >

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**Screening benefit** >



**Speci  
PMB**

**Screening benefit:** includes cervical cancer screening (Pap smear), flu immunisation, HIV test, smoking cessation programme, health risk assessments

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**Specialised radiology** unlimited at PMB level of care >

**Specialised radiology:** Out-of-hospital specialised radiology is subject to day-to-day benefits



See the full benefit table >

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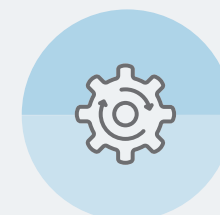
**Unlimited virtual GP consults** and 3 in-person consults



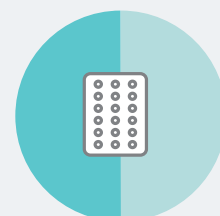
**Virtual mental wellness support**



**Stress and anxiety benefit**



**Upgrade within 30 days** of a life-changing event



**Female contraceptives:** oral & injectable contraceptives paid from Risk



Add optional **R4 800 annual Savvy Savings** for even more day-to-day cover or



**You tell us how much Savvy Savings** to add to your cover up to a maximum of **R6 000** per annum

See the full benefit table 

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# what about day-to-day?


You can choose how you want to fund your day-to-day in **one of 3 ways** on your flexiFED<sup>Savvy</sup> plan:



**1** Use flexiFED<sup>Savvy</sup> as a **Supercharged Hospital Plan** with unlimited virtual GP visits and 3 face-to-face GP visits

The member funds all his/her own additional out-of-hospital expenses.

**R945 p/m**




**2** Use flexiFED<sup>Savvy</sup> as a **Supercharged Savings Plan**

The member wants mostly a hospital plan, but **likes the idea of having savings in case it's needed**. Similar to other schemes, the member starts paying back this day-to-day benefit from the start of the year in equal portions every month.

Fedhealth Savings available (principal member): **R4 800 p/a**

$R945 + R400 =$   
**R1 345 p/m**



**3** Use flexiFED<sup>Savvy</sup> as a **Supercharged Flexible Savings Plan**

Different from other schemes, **the member chooses how much savings they want and only pays for the portion they use** – interest free over 12 months.

Fedhealth Savings available (principal member): **R6 000 p/a**

$R945 + R500 =$   
**R1 445 p/m**

See day-to-day benefits >







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# life changes, medical aid should adapt too

We know that life can change at the blink of an eye. That's why, on all Fedhealth options, members are allowed to change to a higher option with more appropriate benefits within 30 days of a life-changing event or diagnosis, such as pregnancy or a serious illness.

**flexiFED<sup>Savvy</sup>** is no exception, so you can enjoy the peace of mind that should your circumstances change, your medical aid cover can change along with it.







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# other flexiFED options

We designed **flexiFED<sup>Savvy</sup>** especially for young and healthy first-time entrants into the medical aid market, but there is a flexiFED option to take care of the health needs of every South African based on their life stage and family composition.

				
<b>flexiFED<sup>Savvy</sup></b> SAVVY SINGLES	<b>flexiFED 1</b> YOUNG SINGLES	<b>flexiFED 2</b> FAMILY START-UPS	<b>flexiFED 3</b> GROWING FAMILIES	<b>flexiFED 4</b> MATURE FAMILIES
Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover
✓ Oncology	✓ Oncology	✓ Oncology	✓ Oncology	✓ Oncology
✓ Maternity, infants & children	✓ Maternity, infants & children	✓ Maternity, infants & children	✓ Maternity, infants & children	✓ Maternity, infants & children
✓ Chronic	✓ Chronic	✓ Chronic	✓ Chronic	✓ Chronic
✓ Mental Health	✓ Mental Health	✓ Mental Health	✓ Mental Health	✓ Mental Health

Fedhealth offers an **11% GRID** or **25% Elect** monthly discount on these plans (GRID discount not available on flexiFED 1).

11%  
OFF  
WITH GRID

>

25%  
OFF  
WITH ELECT

>

Please note that GRID and Elect discounts are not currently available on flexiFED<sup>Savvy</sup>







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✓ Chronic	✓ Chronic	✓ Chronic	✓ Chronic	✓ Chronic
✓ Mental Health	✓ Mental Health	✓ Mental Health	✓ Mental Health	✓ Mental Health

Fedhealth offers an **11% GRID** discount  
(GRID discount not available on flexiFED<sup>Savvy</sup>)

**11% OFF**  
**WITH GRID**

Please note that GRID and Elect discounts cannot be combined.

## GRID SAVE 11%

### Full cover at network hospitals

In exchange, for planned procedures members must use Fedhealth's Private Hospital Network, which includes over 100 top private hospitals. They can still use a non-network hospital if they wish, but will then have to pay a R13 000 co-payment. The co-payment doesn't apply in case of emergencies.







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Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover	Emergency and planned procedure hospital cover
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Fedhealth offers an **11% GRID** or **25% Elect** monthly discount (GRID discount not available on flexiFED 1).

**11% OFF**  
WITH GRID

Please note that GRID and Elect discounts are not currently available on flexiFED<sup>Savvy</sup>

**25% OFF**  
WITH ELECT

## ELECT SAVE 25%

**Full cover at any private hospital with a co-payment for elective surgery**

In exchange, members will be charged a fixed excess of R13 000 on all hospital admissions, except for emergencies. This excess only applies to the hospital bill; they could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.





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# supercharged hospital plan

## In-hospital benefit

This benefit covers all treatments and procedures that have to be done in a hospital and that are covered by the flexiFED options. All limits are per family per year unless otherwise stated.

<b>Overall annual limit (OAL)</b>	Unlimited at Fedhealth network hospitals only. R8 000 co-payment on voluntary use of non-network hospitals will apply
<b>Healthcare Professional Tariff in hospital (HPT)</b>	
Fedhealth Network GPs and Specialists	Covered unlimited. Paid in full
Non-network GPs	Covered up to the Fedhealth Rate. Limited to R2 500 per family per year
Non-network Specialists	Covered up to the Fedhealth Rate
<b>Prescribed Minimum Benefits (PMB):</b> Treatment for PMB conditions can be funded in two ways:	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs & specialists. Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs & specialists. You will have a shortfall should the healthcare professional charge more
<b>Hospitalisation costs:</b> accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at negotiated tariff at network hospitals only
<b>Additional medical services</b> (dietetics, occupational therapy and speech therapy)	Paid from day-to-day unless PMB level of care
<b>Alternatives to hospitalisation:</b>	
Nursing services, private nurse practitioners & nursing agencies	Unlimited at cost at PMB level of care
Sub-acute facilities, physical rehabilitation facilities	Unlimited at cost at PMB level of care
Ambulance Services	Unlimited with Europ Assistance
<b>Appliances, external accessories and orthotics</b>	Unlimited at cost at PMB level of care
<b>Blood, blood equivalents and blood products</b>	Unlimited
<b>Immune deficiency related to HIV infection</b>	Unlimited at cost at PMB level of care
<b>Maternity - Healthcare Professional Tariff in-hospital (HPT)</b>	
Fedhealth Network GPs and Specialists (e.g. Gynaecologists & Paediatricians)	Covered unlimited. Paid in full.
Non-network GPs and Specialists	Covered up to the Fedhealth Rate. Limited to R2 500 per family per year
Other Healthcare Professionals	Covered up to the Fedhealth Rate

<b>Dentistry</b>	
<b>Maxillo-facial surgery</b>	Unlimited, subject to approval (see HPT)
<b>In-hospital dentistry benefit for children under 7</b>	No benefit
<b>Oncology:</b> oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	Unlimited at cost at PMB level of care at designated service provider * and paid at Essential protocol. 40% co-payment applies where a DSP provider is not used. Chemotherapy, as well as medicine and consumables directly associated with the treatment of cancer, should be obtained from the Oncology Pharmacy Network and in accordance to the oncology Preferred Product List (PPL) - non-use of these will result in a 25% co-payment.
Organ transplant including immunosuppression medication	Unlimited at cost at PMB level of care
Corneal graft	No benefit
<b>Pathology, radiology</b> (general)	Unlimited subject to negotiated rates for DSP or up to the Fedhealth Rate for non-DSP
<b>Physiotherapy</b>	Unlimited subject to referral by a medical practitioner, pre-authorisation and treatment protocols
<b>Psychiatric services:</b> accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	Unlimited at cost at PMB level of care
<b>Renal dialysis</b> (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	Unlimited at cost at PMB level of care at Designated Service Provider (DSP).
<b>Childhood illness specialised drug benefit</b> (up to the age of 18)	No benefit
<b>Specialised radiology</b>	Unlimited at PMB level of care
<b>Spinal surgery</b>	No benefit unless PMB level of care
<b>Terminal care benefit</b>	No benefit unless PMB level of care

\*Designated Service Provider (DSP) is ICON - Independent Clinical Oncology Network



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# chronic disease benefit

## Chonic disease benefit

Cover for conditions that require long-term medication or can be life-threatening.

Limit	Unlimited cover for conditions on the Chronic Disease List (CDL)
Conditions covered	See list below
Formulary	Basic formulary
Preferred Providers	Clicks, Dis-Chem, Medirite and the following courier pharmacies: Clicks Direct Medicines, Dis-Chem Direct, Medirite Courier Pharmacy and Pharmacy Direct

HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis	
Limit	Unlimited

CHRONIC DISEASE LIST (CDL)
Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/ Emphysema/ Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

# prosthesis benefit

External	Unlimited at cost at PMB level of care
Internal	
Aorta Stent Grafts	Unlimited at cost at PMB level of care
Bone lengthening devices, carotid stents, embolic protection devices, other approved spinal implantable devices and intervertebral discs, peripheral arterial stent grafts, spinal plates and screws	Unlimited at cost at PMB level of care
Cardiac pacemakers, cardiac stents, cardiac valves	Unlimited at cost at PMB level of care
Detachable platinum coils	Unlimited at cost at PMB level of care
Elbow, hip, knee and shoulderreplacement	Unlimited at cost at PMB level of care
Total ankle replacement	Unlimited at cost at PMB level of care
Intraocular lenses (per lens)	Unlimited at cost at PMB level of care
* Combined benefit limit for all unlisted internal prosthesis	Unlimited at cost at PMB level of care

# screening benefit

General		
Flu vaccination	All lives	1 every year
HIV finger prick test	All lives	1 every year
Women's Health		
Cervical cancer screening (Pap smear)	Women; ages 21 to 65	1 every 3 years
Health risk assessments		
Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)	All lives	1 every year
Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture & fitness)	All lives	1 every year





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# day-to-day benefit

Day-to-day benefits - Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

	SUPERCHARGED HOSPITAL PLAN	SUPERCHARGED SAVINGS PLAN	SUPERCHARGED FLEXIBLE SAVINGS PLAN
	R0	R4 800 per family	R6 000 per family
Annual day-to-day funds	Unlimited virtual consultations and 3 face-to-face consultations per beneficiary paid from Risk		
Network GP	2 consultations per family, subject to the 3 face-to-face visits		
Non-network GPs			
Pathology	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds	
General radiology	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds	
Physiotherapy	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth	Unlimited for 30 days after discharge from hospital. Must be linked to admission and must obtain an auth or paid from available day-to-day funds	
Virtual Mental Wellness	2 virtual consults with a registered counsellor for Stress and Anxiety	2 virtual consults with a registered counsellor for Stress and Anxiety	
	Unlimited virtual group counselling	Unlimited virtual group counselling	
	Access to life skills content	Access to life skills content	
	Screening assessments	Screening assessments	
	Mental Health Resource Hub	Mental Health Resource Hub	
		Additional benefits paid from available day-to-day funds	
Appliances, external accessories and orthotics: Hearing aids, wheelchairs etc	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy; Physical therapy (Biokinetics, Chiropractics and Physiotherapy)	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Dentistry (Basic)	Paid from Fedhealth Savings or self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Maternity benefit	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Optometry	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Over-the-counter medication:	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Pathology	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Physical therapy: Chiropractics, biokinetics & physiotherapy	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Prescribed medication	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Radiology Specialised	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Specialists excluding Psychiatrists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Fedhealth Network Specialists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Non-Fedhealth Network Specialists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Specialists: Psychiatrists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Fedhealth Network Psychiatrists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	
Non-Fedhealth Network Psychiatrists	Self-funded; unless PMB level of care	Paid from Fedhealth Savings; unless PMB level of care	



# get savvy

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