FEDHEALTH MEDICAL SCHEME

ANNEXURE E

GENERAL RULES APPLICABLE TO ALL OPTIONS

(To be read on conjunction with Annexure B, C and D)

(With effect from 1 January 2023 – unless otherwise stated)

1. ENTITLEMENT TO BENEFITS

Beneficiaries are entitled to benefits as shown in this Annexure E, subject to:

- monetary limits set out herein;
- general rules applicable as set out herein,
- implementation of restrictions set out herein;
- exclusions set out in Annexure C of the Rules;
- general limitations and restrictions set out in Annexure D of the Rules; and
- procedural and other requirements set out in the Rules.

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2. FEDHEALTH SCHEME RATE

The Fedhealth Tariff is defined as the Fedhealth monetary tariffs applicable in 2022

3. OVERALL ANNUAL LIMIT, BENEFITS AND OTHER LIMITS

Overall Annual Limit – There is no overall annual limit on any Fedhealth options.

4. LIFE CHANGING EVENT BENEFIT

Upon a **Life Changing Event**, the member will have the option to upgrade to a higher benefit plan within 30 days of the event/diagnosis, except for myFED. Downgrades will only be accepted upon commencement of a new benefit year (i.e., 1 January of every consecutive benefit year).

5. CO-PAYMENTS AND DEDUCTIBLES

Co-payments are applicable, per option, on the hospital/ facility bill and are listed in the co-payment schedules below. Procedural co-payments are applicable in addition to the Hospital Benefits co-payments (where/ if applicable).

5.1. Co-payments applicable to the maxiFED range of options:

Procedure	maxima PLUS	maxima EXEC
Colonoscopy	No co-payment	R2 970
Upper GI endoscopy	No co-payment	R2 970
Surgical removal of wisdom teeth	No co-payment	R5 100
Hernia surgery (Open)	No co-payment	No co-payment
Inguinal hernia surgery	No co-payment	No co-payment
Varicose vein procedures	No co-payment	No co-payment
Hysterectomies (unless PMB or related to cancer)	No co-payment	No co-payment
Spinal surgery	No co-payment	R6 690
Rhizotomies and facet pain blocks (Limited to 1 per beneficiary per annum)	No co-payment	R5 100
Hip arthroscopy	No co-payment	R2 970
Knee arthroscopy	No co-payment	R2 970
Shoulder arthroscopy	No co-payment	R2 970
Ankle arthroscopy	No co-payment	R2 970
Wrist arthroscopy	No co-payment	R2 970
Other Arthroscopic Procedures	No co-payment	R2 970
Joint replacements – Hip and Knee (Involuntary use of non-contracted providers for Non-PMBs)	No co-payment	R5 100
Joint replacements – Hip and Knee (Voluntary use of a Non contract providers for Non-PMBs)	R31 440	R31 440
Joint replacements – other	No co-payment	R5 100
Casualty Trauma Benefit	No co-payment	R750
MRI & CT Scans (In and Out of Hospital)	No co-payment	R2 630
Elective C-Sections	No co-payment	No co-payment

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Procedure	maxima PLUS	maxima EXEC
Dental Admissions	No co-payment	No co-payment
Procedures related to back and neck	No co-payment	No co-payment
Bunion Procedures	No co-payment	No co-payment
Gastritis/dyspepsia/heartburn	No co-payment	No co-payment
Cataract Surgery (use of a contracted provider)	No co-payment	No co-payment
Cataract Surgery (Voluntary use of a Non contracted provider)	R6 700	R6 700
Skin biopsy and skin excision	No co-payment	No co-payment
Diagnostic Cystoscopy	No co-payment	No co-payment
Adenoidectomy	No co-payment	No co-payment
Nasal Procedures	No co-payment	No co-payment
Tonsillectomy over the age of 12	No co-payment	No co-payment
Tonsillectomy under the age of 12	No co-payment	No co-payment
Laparoscopic Procedures		
Diagnostic Laparoscopy	No co-payment	R5 100
Hernia repairs: • bilateral inguinal • repeated inguinal hernias • nissen/toupet hernia repairs	No co-payment	R5 100
Hysterectomy	No co-payment	R5 100
Pyeloplasty	No co-payment	R5 100

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Procedure	maxima PLUS	maxima EXEC
Radical prostatectomy	No co-payment	R5 100
Splenectomy	No co-payment	R5 100
Varicocelectomy	No co-payment	No co-payment

5.2. Co-payments applicable to the flexiFED 4 Range, flexiFED 3 Range, flexiFED 2 Range, flexiFED 1 Range and myFED options:

Procedure	flexiFED 4 flexiFED 4[Grid] flexiFED 4[Elect]	flexiFED 3 flexiFED 3[Grid] flexiFED 3[Elect]	flexiFED 2 flexiFED 2[Grid] flexiFED 2[Elect]	flexiFED 1 flexiFED 1[Elect]	myFED
Colonoscopy	R2 970	R5 100	R5 100	R7 540	No benefit, except for PMB level of care
Upper GI endoscopy	R2 970	R5 100	R5 100	R7 540	No benefit, except for PMB level of care
Surgical wisdom teeth removal	R5 100	R5 100	R5 100	R5 100	No benefit
Hiatus Hernia surgery (Open)	No co-payment	R5 100	R5 100	R7 540	No benefit, except for PMB level of care
Varicose vein procedures	No co-payment	R5 100	R7 540	R7 540	No benefit, except for PMB level of care
Hysterectomies (unless PMB or related to cancer)	No co-payment	R4 460	R4 460	R4 460	No benefit, except for PMB level of care
Spinal surgery	R6 690	R8 920	No benefit, except for PMB level of care	No benefit, except for PMB level of care	No benefit, except for PMB level of care

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Procedure	flexiFED 4 flexiFED 4[Grid] flexiFED 4[Elect]	flexiFED 3 flexiFED 3[Grid] flexiFED 3[Elect]	flexiFED 2 flexiFED 2[Grid] flexiFED 2[Elect]	flexiFED 1 flexiFED 1[Elect]	myFED
Rhizotomies and facet pain blocks (Limited to 1 per beneficiary per annum)	R5 100	No benefit	No benefit	No benefit	No benefit
Hip arthroscopy	R2 970	R9 450	R9 450	No benefit	No benefit, except for PMB level of care
Knee arthroscopy	R2 970	R9 450	R9 450	R9 450	No benefit, except for PMB level of care
Shoulder arthroscopy	R2 970	R9 450	R9 450	R9 450	No benefit, except for PMB level of care
Ankle arthroscopy	R2 970	R9 450	R9 450	R9 450	No benefit, except for PMB level of care
Wrist arthroscopy	R2 970	R9 450	R9 450	No benefit, except for PMB level of care	No benefit, except for PMB level of care
Other Arthroscopic procedures	R2 970	R9 450	R9 450	R9 450	No benefit
Joint replacements – Hip and Knee (Voluntary use of a contract providers for Non-PMBs)	No co-payment	No co-payment	No benefit, except for PMB level of care	No benefit, except for PMB level of care	No benefit, except for PMB level of care
Joint replacements – Hip and Knee (Involuntary use of non-contracted providers for Non-PMBs, when qualify)	R5 100	R7 540	No benefit, except for PMB level of care	No benefit, except for PMB level of care	No benefit, except for PMB level of care
Joint replacements – Hip and Knee (Voluntary use of a Non contracted providers for Non-PMBs)	R31 440	R31 440	No benefit, except for PMB level of care	No benefit, except for PMB level of care	No benefit, except for PMB level of care

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Procedure	flexiFED 4 flexiFED 4[Grid] flexiFED 4[Elect]	flexiFED 3 flexiFED 3[Grid] flexiFED 3[Elect]	flexiFED 2 flexiFED 2[Grid] flexiFED 2[Elect]	flexiFED 1 flexiFED 1[Elect]	myFED
Joint replacements – other	R5 100	R7 540	No benefit, except for PMB level of care	No benefit, except for PMB level of care	No benefit, except for PMB level of care
Casualty Trauma Benefit	R750	R750	R750	R750	R750
MRI & CT Scans (In and Out of Hospital)	R2 630	R2 630	R2 630	R3 650	No copayment, refer to benefit limit Annexure B.
Elective C-Sections	No co-payment	No co-payment	No co-payment	No co-payment	R13 800
Dental Admissions	No co-payment	No co-payment	R7 540	No benefit	No benefit
Procedures related to back and neck	R2 760	R5 000	R7 540	R7 540	No benefit, except for PMB level of care
Admission for conservative back and neck treatment	R2 760	R5 000	R7 540	R7 540	No benefit, except for PMB level of care
Bunion Procedures	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Gastritis/dyspepsia/heartburn	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Cataract Surgery (use of a contract providers)	No co-payment	No co-payment	No co-payment	No co-payment	No benefit, except for PMB level of care
Cataract Surgery (Voluntary use of a Non contract providers)	R6 700	R6 700	R6 700	R6 700	No benefit, except for PMB level of care
Skin biopsy and skin excision	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care

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Procedure	flexiFED 4 flexiFED 4[Grid] flexiFED 4[Elect]	flexiFED 3 flexiFED 3[Grid] flexiFED 3[Elect]	flexiFED 2 flexiFED 2[Grid] flexiFED 2[Elect]	flexiFED 1 flexiFED 1[Elect]	myFED
Diagnostic Cystoscopy	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Adenoidectomy	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Nasal Procedures	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Tonsillectomy over the age of 12	No co-payment	No co-payment	R7 540	R7 540	No benefit, except for PMB level of care
Tonsillectomy under the age of 12	No co-payment	No co-payment	No co-payment	No co-payment	No benefit, except for PMB level of care
Laparoscopic Procedures	**flexiFED 4 flexiFED 4[Grid] flexiFED 4[Elect]**	**flexiFED 3 flexiFED 3[Grid] flexiFED 3[Elect]**	**flexiFED 2 flexiFED 2[Grid] flexiFED 2[Elect]**	**flexiFED 1 flexiFED 1[Elect]**	**myFED**
Diagnostic Laparoscopy	R5 100	R7 540	R7 540	R7 540	Open only, except for PMB
Hernia repairs: • bilateral inguinal • repeated inguinal hernias • and nissen/toupet hernia repairs	R5 100	R7 540	R7 540	R7 540	PMB Level of care
Hysterectomy	R5 100	R7 540	R7 540	R7 540	Open only, except for PMB
Pyeloplasty	R5 100	R7 540	R7 540	R7 540	Open only, except for PMB
Radical prostatectomy	R5 100	R7 540	R7 540	R7 540	Open only, except for PMB
Splenectomy	R5 100	R7 540	R7 540	R7 540	Open only, except for PMB
Varicocelectomy	No co-payment	R7 540	R7 540	R7 540	Open only, except for PMB

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Co-payments for elective non-use of DSPs	flexiFED 2[Grid]	flexiFED 3[Grid]	flexiFED 4[Grid]	myFED
Hospital Admissions	R13 800	R13 800	R13 800	R13 800
Day Surgery	R2 200	R2 200	R2 200	R2 200
Mental Health Admission	R13 800	R13 800	R13 800	R3 820

Co-payments for elective non-use of DSPs	flexiFED 1
Hospital Admissions	R7 800
Day Surgery	R2 200
Mental Health Admissions	R7 800

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Co-payments for elective non-use of DSPs on all options except for flexiFED 1[Elect], flexiFED 2[Elect], flexiFED 3[Elect], flexiFED 4[Elect] and myFED	
Substance Abuse Network	15%

Co-payments for elective non-use of DSPs on myFED	
Substance Abuse Network	25%

Co-payments for elective non-use of Elect Acute Hospital Network on flexiFED 1[Elect], flexiFED 2[Elect], flexiFED 3[Elect] and flexiFED 4[Elect]	
Hospital Admissions	R13 800
Day Surgery Admissions	R13 800

Substance Abuse Admissions	25%
Mental Health Admissions	R13 800

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