

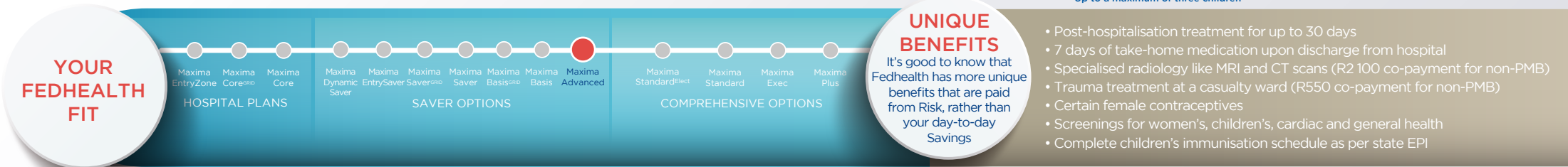
A QUICK GUIDE TO MAXIMA ADVANCED

What type of option is Maxima Advanced?

Maxima Advanced falls within our Saver range and includes an in-hospital benefit, a chronic disease benefit and a day-to-day benefit.

Contributions	Risk	+	Savings	=	TOTAL
Member	3 246		361		3 607
Adult Dependant	2 824		314		3 138
Child Dependant*	974		108		1 082

* Up to a maximum of three children



Your Maxima Advanced hospital cover



Organ transplants: R423 200

Oncology: R423 200 at preferred provider* & subject to level 2 treatment protocols. DSP* above limit

Renal dialysis: R423 200

Specialised medication: R165 000



Your Maxima Advanced chronic disease benefit

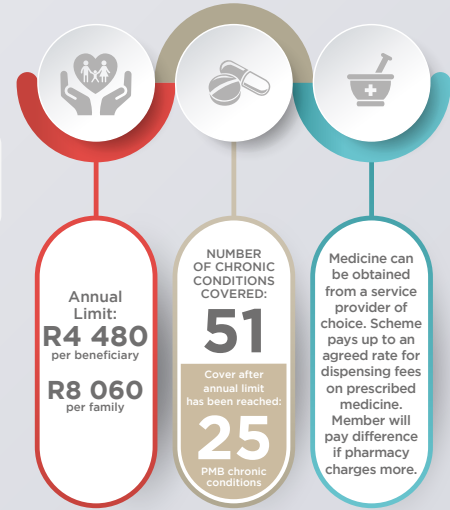
Note: You have to apply for your Chronic Disease Benefit to be activated, even if you've declared your condition on your application form.

ABBREVIATIONS/DEFINITIONS:
PMB = Prescribed Minimum Benefits Formulary = List of approved medicines for your condition

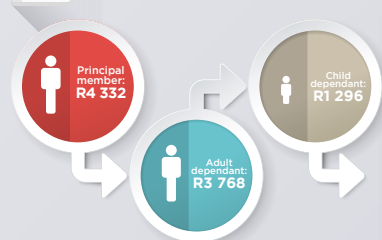
Visit fedhealth.co.za for the list of chronic conditions that are covered by your option.

Is your benefit subject to a formulary?
YES

Co-payment when using medicine not on the formulary:
40%



Your Maxima Advanced day-to-day benefits



P + 1 AD	R8 100
P + 1 AD + 1 CD	R9 396
P + 1 AD + 2 CD	R10 692
P + 1 CD	R5 628



Day-to-day expenses are covered from available funds in your Savings.
Should you join after 1 January, your annual benefit will be pro-rated.