

A QUICK GUIDE TO MAXIMA EXEC

What type of option is Maxima Exec?

Maxima Exec falls within our Comprehensive option range and includes an in-hospital benefit, a chronic disease benefit and a day-to-day benefit that includes a threshold benefit.

	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	4 474	331	4 805	12 320	5 700
Adult Dependant	3 820	283	4 103	9 460	4 440
Child Dependant*	1 362	101	1 463	3 168	740

* Up to a maximum of three children



UNIQUE BENEFITS
It's good to know that Fedhealth has more unique benefits that are paid from Risk, rather than your day-to-day Savings

- Post-hospitalisation treatment for up to 30 days
- 7 days of take-home medication upon discharge from hospital
- Specialised radiology like MRI and CT scans (R2 100 co-payment for non-PMB)
- Trauma treatment at a casualty ward (R550 co-payment for non-PMB)
- Certain female contraceptives
- Screenings for women's, children's, cardiac and general health
- Complete children's immunisation schedule as per state EPI

Your Maxima Exec hospital cover



- Network Hospital**
- Any private hospital**
- Authorisation requirements: 48 hours** before admission OR after admission in case of emergency.
- In-hospital benefit: UNLIMITED**
- Some treatments, like oncology, may be subject to a limit.

Your Maxima Exec hospital cover

Please note that certain procedures performed in-hospital are subject to a co-payment ranging from R2 300 to R4 000. For a list of procedures that have a co-payment, please refer to your Maxima Exec brochure.

- Number of Fedhealth Network specialists across South Africa: **> 3 600**
- Number of Fedhealth Network Family Practitioners across South Africa: **> 4 600**
- Shortfall if a Network Specialist is NOT used: **YES**
- In-hospital specialists: **COVERED IN FULL** IF NETWORK SPECIALISTS ARE USED

- Organ transplants: R529 000
- Oncology: R529 000 at preferred provider* and subject to level 2 treatment protocols. DSP* above limit
- Renal Dialysis: R529 000
- Specialised medication: R165 000



Your Maxima Exec 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
DSP = Designated Service Provider
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%**

- Annual Limit: **R6 800** per beneficiary
- Annual Limit: **R12 500** per family
- NUMBER OF CHRONIC CONDITIONS COVERED: **51**
- Cover after annual limit has been reached: **25** PMB chronic conditions
- Medicine can be obtained from a service provider of choice. Scheme pays up to an agreed rate for dispensing fees on prescribed medicine. Member will pay difference if pharmacy charges more.

UNLIMITED FP VISITS!
Once Savings & OHEB is depleted



Your Maxima Exec day-to-day benefits

- Principal member: R9 672
- Adult dependant: R7 836
- Child dependant: R1 952

P + 1 AD	R7 508
P + 1 AD + 1 CD	R19 460
P + 1 AD + 2 CD	R21 412
P + 1 CD	R11 624

HOW YOUR DAY-TO-DAY EXPENSES ARE PAID

Day-to-day expenses are covered from available funds in your Savings Account and Out-of-Hospital Expenses Benefit (OHEB).

Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from OHEB and Threshold.