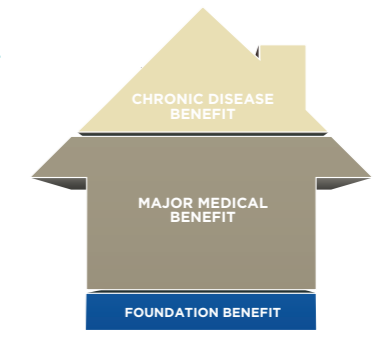
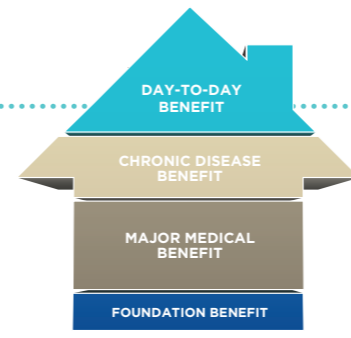
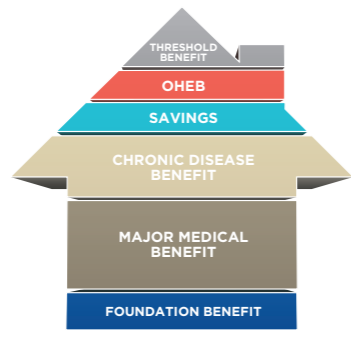


An overview of our Maxima option range 2017

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Comprehensive Options - Quick Comparison

	Maxima Plus	Maxima Exec	Maxima Standard	Maxima Standard ^{Elect}
FROM	R6 740pm	R4 302pm	R3 032pm	R2 316pm

Foundation Benefit	The option-dependent Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits			
Major Medical Benefit	Hospitalisation	No overall annual limit		No overall annual limit. Network hospitals only
	Network FPs and Specialists	Unlimited cover at cost with Fedhealth Network FPs and Specialists		
	Non-network FPs	Up to 100% of Fedhealth Rate		
	Non-network Specialists	Up to 200% of Fedhealth Rate	Up to 100% of Fedhealth Rate	
	Other healthcare professionals	Up to 300% of Fedhealth Rate	Up to 100% of Fedhealth Rate	
	Oncology	Unlimited	R500 000	R400 000
	Organ transplant	Unlimited	R500 000	R400 000
	Renal dialysis	Unlimited	R500 000	R400 000
	Specialised medication	R313 000	R156 000	No benefit
	Chronic Disease Benefit	51 conditions R13 600 per beneficiary R25 400 per family	51 conditions R6 430 per beneficiary R11 900 per family	39 conditions R5 120 per beneficiary R10 200 per family

Saver Options - Quick Comparison

	Maxima Advanced	Maxima Basis	Maxima Saver	Maxima EntrySaver
FROM	R3 251pm	R2 501pm	R2 079pm	R1 640pm

Foundation Benefit	The option-dependent Foundation benefit offers members a host of valuable benefits, from important health screenings to maternity benefits			
Major Medical Benefit	No overall annual limit		No overall annual limit. Network hospitals only	
	Unlimited cover at cost with Fedhealth Network FPs and Specialists			
	Up to 100% of Fedhealth Rate			
	Up to 100% of Fedhealth Rate			
	Up to 100% of Fedhealth Rate			
	R400 000	R250 000	R250 000	PMBs only
	R400 000	R250 000	R250 000	PMBs only (state facility only)
	R400 000	R250 000	R250 000	PMBs only (state facility only)
	R156 000	No benefit		
	Chronic Disease Benefit	51 conditions. R4 240 per beneficiary. R7 620 per family	PMB chronic conditions only from Medi-Rite, Dis-Chem or Pharmacy Direct and subject to a restrictive formulary. Covers up to 100% of the Medicine Price List	

Hospital Plans - Quick Comparison

	Maxima Core	Maxima EntryZone
FROM	R1 907pm	R1 326pm

Foundation Benefit	The option-dependent Foundation benefit offers members a host of valuable benefits, from	
Major Medical Benefit	No overall annual limit	No overall annual limit. Network hospitals only
	Unlimited cover at cost with Fedhealth Network FPs and Specialists	
	Up to 100% of Fedhealth Rate	
	Up to 100% of Fedhealth Rate	
	Up to 100% of Fedhealth Rate	
	R250 000	PMBs only
	R250 000	PMBs only (state facility only)
	R250 000	PMBs only (state facility only)
	No benefit	
	Chronic Disease Benefit	PMB chronic conditions only from Medi-Rite, Dis-Chem or Pharmacy Direct and subject to a restrictive formulary. Covers up to 100% of the Medicine Price List

Day-to-day Benefit				
Annual threshold level				
Principal member	R13 038	R11 200	R11 200	
Adult	R10 028	R8 600	R8 600	
Child (Up to a max. of 3 children)	R3 477	R2 880	R2 880	
Available for day-to-day expenses				
Principal member	R12 302	R9 158	R6 552	R5 004
Adult	R9 450	R7 416	R5 580	R4 260
Child	R3 072	R1 828	R1 956	R1 500
FP consultations	Unlimited FP visits at Fedhealth Network FPs			
Specialised radiology	Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized	In and out-of-hospital: unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R1 900 for non-PMB MRI / CT scans is for the member's account		
Limits	Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from OHEB and Threshold			
Additional medical services	Limit of R15 700 per family per year for the total of all additional medical services including psychiatrists	In and out-of-hospital: limit of R15 700 per family per year for the total of all additional medical services including psychiatrists. Doesn't accumulate to but does pay from Threshold	In and out-of-hospital: limit of R10 500 per family per year for the total of all additional medical services including psychiatrists. Doesn't accumulate to but does pay from Threshold	
Antenatal scans	Two 2D antenatal scans per person per year			
Advanced dentistry	Limit of R6 740 per person per year, up to an overall limit of R20 000 per family per year			
Appliances, external accessories and orthotics	Limit of R14 000 per family per year. Sub-limit of R3 910 for foot orthotics	In & out-of-hospital. Limit of R14 000 per family per year. Sub-limit of R3 910 for foot orthotics. Doesn't accumulate to but does pay from Threshold	In & out-of-hospital. Limit of R10 500 per family per year. Sub-limit of R3 910 for foot orthotics. Doesn't accumulate to but does pay from Threshold	
Optometry	Limit of R3 010 per person per year, up to an overall limit of R9 170 per family per year			
Prescribed medication	Limit of R8 980 per person per year, up to an overall limit of R17 800 per family per year	Limit of R6 430 per person per year, up to an overall limit of R11 900 per family per year	Limit of R5 120 per person per year, up to an overall limit of R10 200 per family per year	

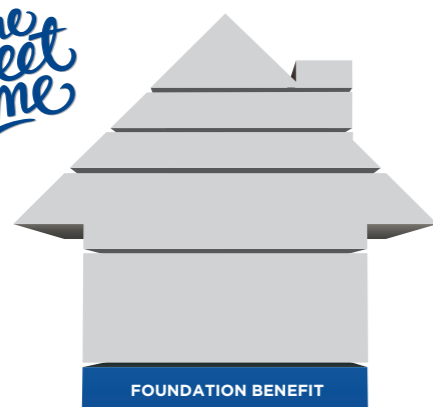
R3 900 per principal member p.a.	R4 500 per principal member p.a.	R3 744 per principal member p.a.	R3 168 per principal member p.a.
	Optometry - One consultation, one pair single vision or bifocal lenses per beneficiary and a frame valued at R182 per beneficiary every two years (Savings doesn't have to be depleted to use this Scheme benefit)		
	Maternity - Two 2D antenatal scans, antenatal classes, six antenatal or postnatal consultations and one amniocentesis per year once Savings has been depleted		
	Basic dentistry - Two annual dentist consultations per beneficiary (incl. scaling and polishing) at a Fedhealth Network dentist once Savings has been depleted		
	Unlimited FP visits at a nominated Fedhealth Network FP once Savings has been depleted		
In and out-of-hospital: unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R1 900 for non-PMB MRI/CT Scans is for the member's account		In and out-of-hospital: unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. First R2 500 for non-PMB MRI/CT Scans is for the member's account	

No Day-to-Day Benefit
PMB level of care applies at the designated pharmacy providers, FP Network and Specialist Network only
Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. Unlimited at Fedhealth Rate. First R1 900 for non-PMB MRI/CT Scans is for the member's account
Unlimited specialised radiology paid from the Major Medical Benefit if pre-authorized. Unlimited at Fedhealth Rate. First R2 500 for non-PMB MRI/CT Scans is for the member's account

An overview of our Maxima option range 2017

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The FOUNDATION benefit unpacked

We've introduced the option-dependent Foundation benefit across all our options, featuring rich benefits like important health screenings and maternity benefits.

Screening benefit

At Fedhealth we firmly believe that prevention is better than cure. That's why we pay for women's-, children's-, cardiac-, over 50s-, and general health risk assessments and screenings from Risk. *Depending on option*

Birth & Baby benefit

Fedhealth Baby programme – Free baby goodies, support and advice for all parents-to-be. Pregnant members or dependants receive a beautiful Fedhealth baby bag filled with baby product samples, discount vouchers and a baby handbook. You'll also have access to professional advice any time you need it. Call **0860 116 016** or email info@babyhealth.co.za to register.

Post-natal midwifery benefit – We will pay for four consultations per pregnancy at 100% of the Fedhealth Rate.

Doula for labour support during natural childbirth –

We allow R1 200 for a doula per delivery.

Extended Care Benefit

Unlimited Network FP visits – See your FP as often as you need on most options, by either visiting any network family practitioner or a **nominated** family practitioner depending on the option.

24-hour Fedhealth Nurse Line – Our professional nurses are always on hand to provide advice on issues like medical emergencies, symptoms, medication side-effects, stress management and teenage support.

Trauma counselling – We offer all our members free trauma management assistance, support and care when they need it most. Members can speak to a registered psychologist or trauma counselor 24/7.

Emergency transport / response – Through our partner Europ Assistance, we provide all members with emergency transport.

Child rates for financially dependent children up to the age of 27 – Student dependants pay rates applicable to children, provided they're unmarried and not earning more than the maximum social pension.

Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease. *New contributions will apply.*

Comprehensive managed care programmes – We offer the following programmes for our members with specific healthcare needs:

- **Aid for AIDS (AfA)** for those living with HIV/AIDS,
- **Oncology Disease Management** supports cancer sufferers with comprehensive care including cover for chemotherapy, radiotherapy, approved medication, related consultations, pathology and general radiology,
- **Mental Health Programme** provides members with mental health or substance-abuse issues, as well as their FP, with access to the best quality primary mental healthcare,
- **Conservative Back & Neck Rehabilitation Programme** helps members address their back and neck issues to avoid spinal surgery. Over six weeks, members benefit from a multidisciplinary approach including an FP, physio and biokineticist to assess and treat their condition.

Unique benefits paid from Risk:

- **Post-hospitalisation treatment for up to 30 days** after discharge from hospital (physiotherapy, x-rays, pathology, etc) – i.e. follow-up treatment for a full 30-day period paid directly from Risk, to preserve your day-to-day benefit. *Pre-authorization must be obtained*
- **7 days of paid for take-home medication** after discharge from hospital – provided the medication is dispensed by the hospital and reflects on the original hospital account
- **Specialised radiology** like MRI/ CT scans, pays from risk no matter what option you're on whether they are performed in or out of hospital. A co-payment may apply on scans, depending on option.
- **Trauma treatment at a casualty ward** – whether admitted to hospital or not, emergency treatment, like stitches, is always paid from Risk and never from Savings. Co-payment applies depending on option. *Authorisation must be obtained*
- **Cover for female contraception** – including oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena®, on all comprehensive and saver options. On Maxima Core and Maxima EntryZone, we cover oral contraception only subject to an approved list. **Must be prescribed by an FP or gynaecologist and not applicable to pills prescribed for acne*
- **In-hospital dentistry for children under 7** – We cover the hospital and anaesthetist costs from the major medical benefit while the dentist account comes from day-to-day benefits

Contributions

Rand amounts paid monthly to the Scheme for cover received as well as annual benefit values

Comprehensive Contributions					
Maxima Plus (including Savings and OHEB)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	6 369	371	6 740	13 038	7 850
Adult Dependant	5 418	315	5 733	10 028	5 670

Maxima Standard (including Savings)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	2 486	546	3 032	11 200	
Adult Dependant	2 118	465	2 583	8 600	
Child Dependant	744	163	907	2 880	

Maxima Exec (including Savings and OHEB)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	3 988	314	4 302	11 200	5 390
Adult Dependant	3 398	268	3 666	8 600	4 200

Maxima Standard ^{Elect} (including Savings)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	1 899	417	2 316	11 200	
Adult Dependant	1 619	355	1 974	8 600	
Child Dependant	569	125	694	2 880	

*Up to a maximum of three children

Saver Contributions					
Maxima Advanced (including Savings)					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	2 926	325	3 251	11 200	5 390
Adult Dependant	2 480	276	2 756	8 600	4 200
Child Dependant	871	97	968	2 880	

Maxima Saver					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	1 767	312	2 079	11 200	
Adult Dependant	1 439	254	1 693	8 600	
Child Dependant	510	90	600	2 880	

Maxima Basis					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	2 126	375	2 501	11 200	5 390
Adult Dependant	1 810	319	2 129	8 600	4 200
Child Dependant	641	113	754	2 880	

Maxima Saver ^{GRID}					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	1 590	281	1 871	11 200	
Adult Dependant	1 295	229	1 524	8 600	
Child Dependant	459	81	540	2 880	

Maxima Basis ^{GRID}					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	1 913	338	2 251	11 200	5 390
Adult Dependant	1 629	287	1 916	8 600	4 200
Child Dependant	577	102	679	2 880	

Maxima EntrySaver					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member	1 376	264	1 640	11 200	
Adult Dependant	991	190	1 181	8 600	
Child Dependant	440	84	524	2 880	

Hospital Contributions					
Maxima Core					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member			1 907		
Adult Dependant			1 616		
Child Dependant			667		

Maxima Core ^{GRID}					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member			1 716		
Adult Dependant			1 454		
Child Dependant			600		

Maxima EntryZone					
	Risk	+ Savings	= TOTAL	Annual Threshold*	Annual OHEB
Member			1 326		
Adult Dependant			991		
Child Dependant			446		