

A QUICK GUIDE TO MAXIMA SAVER

What type of option is Maxima Saver?

Maxima Saver 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	1 920		339		2 259
Adult Dependant	1 604		283		1 887
Child Dependant*	558		99		657

* 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 Saver hospital cover



- Organ transplants: R264 500
- Oncology: R264 500 at designated service provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP
- Renal dialysis: R264 500
- No benefit for specialised medication

Your Maxima Saver 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 PMB 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%**
- NUMBER OF CONDITIONS COVERED: **25** PMB CHRONIC CONDITIONS
- Annual Limit to PMB cover: **NONE**
- 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.

Your Maxima Saver day-to-day benefits

WHEN YOUR SAVINGS HAS RUN OUT

Even if your Savings runs out, we'll still take care of you. Your Savings account refunds your day-to-day expenses at cost, until it is finished. If you use a Fedhealth Network FP, your consultations will continue to be covered unlimited for the remainder of the year. You and your dependants must however nominate a network FP. A different FP can be nominated for every dependant if required.

P + 1 AD	R7 464
P + 1 AD + 1 CD	R8 652
P + 1 AD + 2 CD	R9 840
P + 1 CD	R5 256

Principal member: R4 068
Adult dependant: R3 396
Child dependant: R1 188

P - Principal Member
AD - Adult Dependant
CD - Child Dependant