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maxima
saver & saver^{GRID}

2018

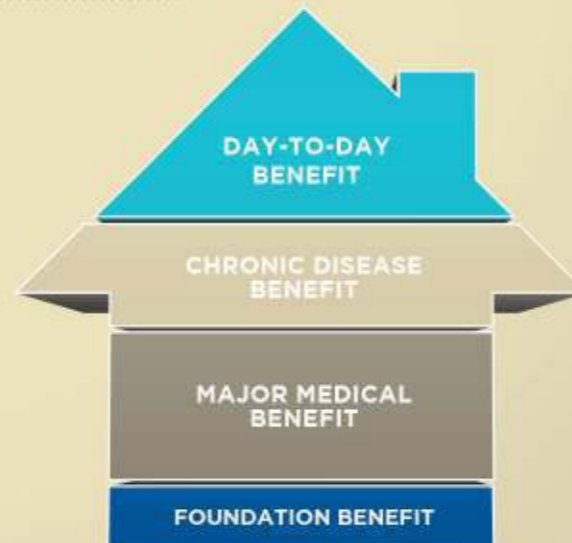
 **FEDHEALTH**

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

Maxima Saver				
Contributions	Risk	+	Savings	= TOTAL
Member	1 920		339	2 259
Adult Dependant	1 604		283	1 887
Child Dependant	558		99	657

Maxima SaverGRID				
Contributions	Risk	+	Savings	= TOTAL
Member	1 702		301	2 003
Adult Dependant	1 426		252	1 678
Child Dependant	496		88	584

Contributions for the first 3 children only
Child rates up to the age of 27



DAY-TO-DAY BENEFITS



Principal member + 1 adult dependant	R7 464
Principal member + 1 adult dependant + 1 child dependant	R8 652
Principal member + 1 adult dependant + 2 child dependants	R9 840
Principal member + 1 child dependant	R5 256



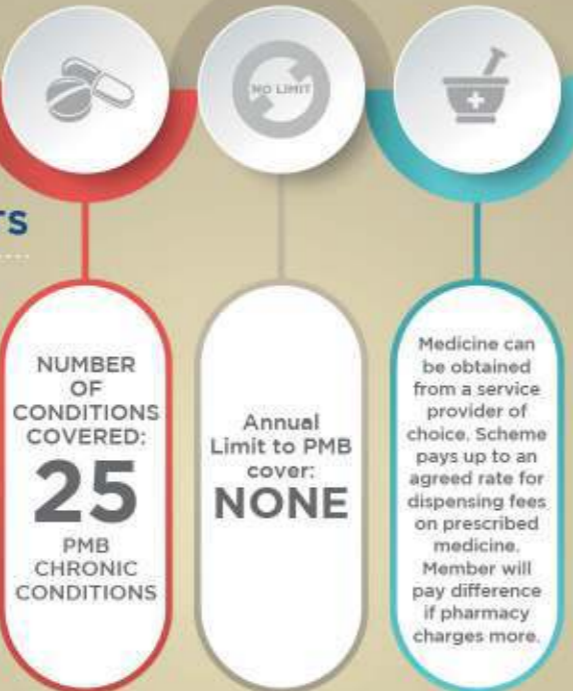
Even if your Savings runs out, we'll still take care of you
Your Savings account refunds your day-to-day expenses at cost, until it is finished. If you use a Fedhealth Network FP, your consultations will continue to be covered unlimited for the remainder of the year. You and your dependants must however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

PAID FROM RISK ONCE SAVINGS IS DEPLETED

Top up your Savings account any time of the year

CHRONIC DISEASE BENEFITS

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



LIST OF CHRONIC CONDITIONS COVERED

- Addison's Disease
- Asthma
- Bipolar Mood Disorder
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- COPD/ Emphysema/ Chronic Bronchitis
- Chronic Renal Disease
- Coronary Artery Disease
- Crohn's Disease
- Diabetes Insipidus
- Diabetes Mellitus type 1 & 2
- Dysrhythmias
- Epilepsy
- Glaucoma
- Haemophilia
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple Sclerosis
- Parkinson's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Systemic Lupus Erythematosus
- Ulcerative Colitis

Is your benefit subject to a formulary?
YES

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

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

IN-HOSPITAL BENEFIT



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

Pay up to 10% less by opting to use network hospitals only!

Members on Maxima Saver Grid option should note:



NETWORK HOSPITALS ONLY!

or a co-payment of R11 000 will apply



SCREENING BENEFIT

WOMEN'S HEALTH

Breast cancer screening with mammography
Cervical cancer screening

CHILDREN'S HEALTH

Immunisation Programme (as per State EPI)

CARDIAC HEALTH

Cholesterol screening (full lipogram)

GENERAL

Flu vaccination
HIV test

HEALTH RISK ASSESSMENTS

Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests)
Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture & fitness)



BIRTH & BABY BENEFIT

FEDHEALTH BABY MATERNITY PROGRAMME

DOULA BENEFIT

R1 270 per delivery

POSTNATAL MIDWIFERY BENEFIT

4 consultations with a midwife in- and out-of-hospital per pregnancy

NEWBORN HEARING SCREENING

Up to the age of 8 weeks



EXTENDED CARE BENEFIT

UNLIMITED NETWORK FP VISITS

FEDHEALTH NURSE LINE

TRAUMA COUNSELLING

EMERGENCY TRANSPORT/RESPONSE

COMPREHENSIVE MANAGED CARE PROGRAMMES

Weight Management, Smoking Cessation, Aid for AIDS (Afa), oncology disease management

ACTIVE DISEASE RISK MANAGEMENT

Conservative back & neck rehabilitation programme, mental health programme

POST-HOSPITALISATION TREATMENT

TAKE-HOME MEDICINE

SPECIALISED RADIOLOGY

In- and out-of-hospital

TRAUMA TREATMENT AT A CASUALTY WARD

FEMALE CONTRACEPTION

IN-HOSPITAL DENTISTRY

Children up to the age of seven

DENTISTRY (Basic)