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maxima plus

2018



Maxima Plus 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.

Contributions	Risk	+ Savings	= TOTAL	Annual Threshold	Annual OHEB
Member	7 120	415	7 535	14 342	8 300
Adult Dependent	6 062	353	6 415	11 031	5 990
Child Dependent	2 176	127	2 303	3 825	1 840

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



DAY-TO-DAY BENEFITS



HOW YOUR DAY-TO-DAY EXPENSES ARE PAID

Day-to-day expenses are covered from available funds in your Savings and Out-of-Hospital Expenses Benefit (OHEB). Should you join after 1 January, your annual benefit will be pro-rated. Your day-to-day benefit is the total of Savings and OHEB available, plus amounts payable from the Threshold Benefit once reached. Day-to-day expenses will be refunded from Savings first up to cost and when your savings is depleted, claims will be refunded from the OHEB at the Fedhealth Rate and Medicine Price List rate. Year-end Savings balances will be carried over to the new year. The Threshold Benefit pays for day-to-day expenses once Savings and OHEB have been depleted and your claims have accumulated up to the required Threshold level. Your Threshold level is reached through the accumulation of your claims paid from Savings and OHEB and your own pocket throughout the year at the Fedhealth Rate.

Principal member + 1 adult dependant	R23 506
Principal member + 1 adult dependant + 1 child dependant	R26 870
Principal member + 1 adult dependant + 2 child dependants	R30 234
Principal member + 1 child dependant	R16 644

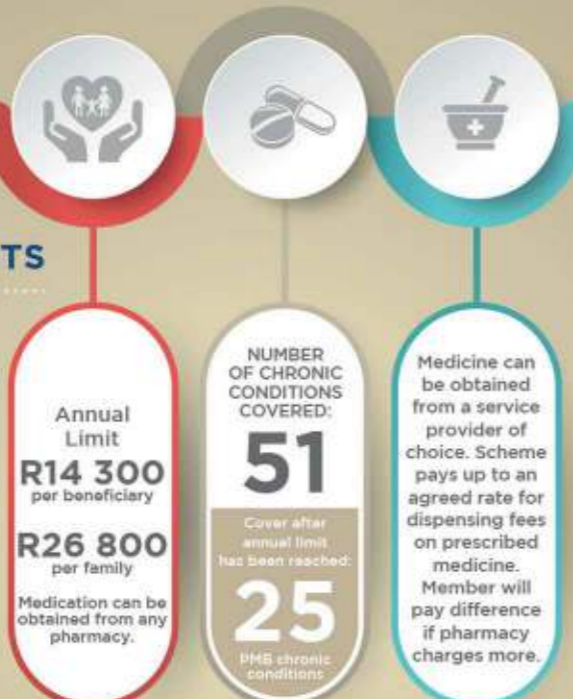
UNLIMITED FP VISITS!
once OHEB is depleted

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



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

LIST OF CHRONIC CONDITIONS COVERED

- | | |
|---|---|
| Addison's Disease | Glaucoma |
| Angina | Haemophilia |
| Ankylosing Spondylitis | Hyperlipidaemia |
| Anorexia Nervosa | Hypertension |
| Asthma | Hypothyroidism |
| Attention Deficit Disorder (in children only) | Multiple Sclerosis |
| Barrett's Oesophagus | Narcolepsy |
| Bipolar Mood Disorder | Obsessive Compulsive Disorder |
| Bronchiectasis | Panic Disorder |
| Bulimia Nervosa | Paraplegia/Quadriplegia (associated medicine) |
| Cardiac Failure | Parkinson's Disease |
| Cardiomyopathy | Polyarteritis Nodosa |
| Chronic Renal Disease | Post-Traumatic Stress Syndrome |
| Conn's Syndrome | Pulmonary Interstitial Fibrosis |
| COPD/ Emphysema/ Chronic Bronchitis | Rheumatoid Arthritis |
| Coronary Artery Disease | Schizophrenia |
| Crohn's Disease | Scleroderma |
| Cushing's Syndrome | Systemic Lupus Erythematosus |
| Deep Vein Thrombosis | Thromboangitis Obliterans |
| Depression | Thrombocytopenic Purpura |
| Dermatomyositis | Tourette's Syndrome |
| Diabetes Insipidus | Ulcerative Colitis |
| Diabetes Mellitus type 1 & 2 | Valvular Heart Disease |
| Dysrhythmias | Zollinger-Ellison Syndrome |
| Epilepsy | |
| Gastro-Oesophageal Reflux Disease | |
| Generalised Anxiety Disorder | |

Is your benefit subject to a formulary?

YES

Co-payment when using medicine not on the formulary:

40%

IN-HOSPITAL BENEFIT





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)

OVER 50s

Pneumococcal vaccination
Bone densitometry
Colorectal cancer screening (faecal occult blood test)

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 loss 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