

A QUICK GUIDE TO MAXIMA PLUS

What type of option is Maxima Plus?

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 Dependant	6 062	353	6 415	11 031	5 990
Child Dependant*	2 176	127	2 303	3 825	1 840

* 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
- Trauma treatment at a casualty ward
- Certain female contraceptives
- Screenings for women's, children's, cardiac and general health
- Complete children's immunisation schedule as per state EPI

Your Maxima Plus hospital cover



Organ transplants: unlimited

Oncology is unlimited at preferred provider* and subject to level 3 treatment protocols

Renal Dialysis: unlimited

Specialised medication: **R331 100**

Your Maxima Plus 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 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%**

UNLIMITED FP VISITS! Once OHEB is depleted

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.

Annual Limit R14 300 per beneficiary

R26 800 per family

Medication can be obtained from any pharmacy.

51 NUMBER OF CHRONIC CONDITIONS COVERED:

Cover after annual limit has been reached: **25** PMB chronic conditions

Your Maxima Plus day-to-day benefits

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.

JANUARY 1

Principal member: **R13 280**

Adult dependant: **R10 226**

Child dependant: **R5 364**

P + 1 AD	R23 506
P + 1 AD + 1 CD	R26 870
P + 1 AD + 2 CD	R30 234
P + 1 CD	R16 644

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