

A QUICK GUIDE TO MAXIMA STANDARD

What type of option is Maxima Standard?

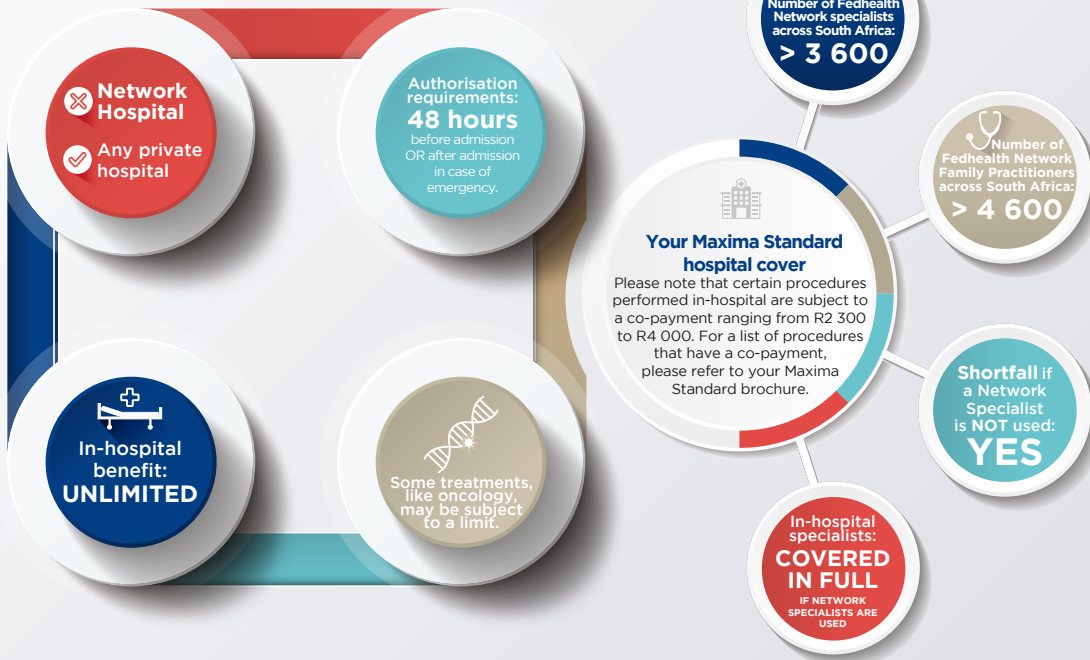
Maxima Standard falls within our Comprehensive option range and includes an in-hospital benefit, a chronic disease benefit and a day-to-day benefit that includes a threshold benefit.

	Risk	+ Savings	= TOTAL	Annual Threshold*
Member	2 714	596	3 310	12 320
Adult Dependant	2 370	520	2 890	9 460
Child Dependant*	818	180	998	3 168

* Up to a maximum of three children



Your Maxima Standard hospital cover



Organ transplants: R423 200

Oncology limit: R423 200 at designated service provider and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP

Renal dialysis: R423 200

No benefit for specialised medication



Your Maxima Standard 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%**

Annual Limit: R5 410 per beneficiary
R10 800 per family

NUMBER OF CHRONIC CONDITIONS COVERED: 39
Cover after annual limit has been reached: **25** PMB chronic conditions

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.

UNLIMITED FP VISITS!



Your Maxima Standard day-to-day benefits

JANUARY 1

Principal member: R7 152

Adult dependant: R6 240

Child dependant: R2 160

P + 1 AD	R13 392
P + 1 AD + 1 CD	R15 552
P + 1 AD + 2 CD	R17 712
P + 1 CD	R9 312

HOW YOUR DAY-TO-DAY EXPENSES ARE PAID

Day-to-day expenses are covered from available funds in your Savings Account.

Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from Threshold.

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