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maxima
standard & standard^{Elect}

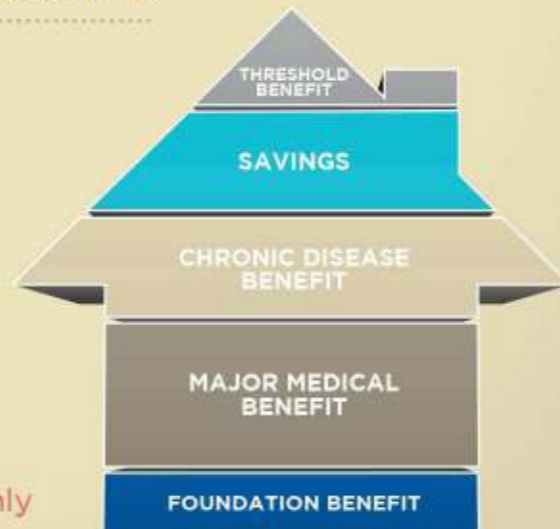
2018

 **FEDHEALTH**

Maxima Standard & Standard^{Elect} fall within our Comprehensive option range and include an in-hospital benefit, a chronic disease benefit and a day-to-day benefit that include a threshold benefit.

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

Maxima Standard ^{Elect}				
	Risk	+ Savings	= TOTAL	Annual Threshold*
Member	2 072	455	2 257	12 320
Adult Dependent	1 812	398	2 210	9 460
Child Dependent	626	137	763	3 168



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



DAY-TO-DAY BENEFITS



Principal member + 1 adult dependant	R13 392
Principal member + 1 adult dependant + 1 child dependant	R15 552
Principal member + 1 adult dependant + 2 child dependants	R17 712
Principal member + 1 child dependant	R9 312



Day-to-day expenses are covered from available funds in your Savings. Should you join after 1 January, your annual benefit will be pro-rated. Your day-to-day benefit is the total of annual Savings available, plus amounts payable from the Threshold Benefit once reached. Day-to-day expenses will be refunded from Savings up to cost. Year-end Savings balances will be carried over to the new year. The Threshold Benefit pays for day-to-day expenses once Savings has 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 your own pocket throughout the year at the Fedhealth Rate.

Top up your Savings account any time of the year

CHRONIC DISEASE BENEFITS

ABBREVIATIONS/DEFINITIONS:

PMB = Prescribed Minimum Benefits
 DSP = Designated Service Provider
 Formulary = List of approved medicines for your condition



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.

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
 Ankylosing Spondylitis
 Anorexia Nervosa
 Asthma
 Attention Deficit Disorder (in children only)
 Bipolar Mood Disorder
 Bronchiectasis
 Bulimia Nervosa
 Cardiac Failure
 Cardiomyopathy
 Chronic Renal Disease
 COPD/ Emphysema/ Chronic Bronchitis
 Coronary Artery Disease
 Crohn's Disease
 Depression
 Dermatomyositis
 Diabetes Insipidus
 Diabetes Mellitus type 1 & 2
 Dysrhythmias
 Epilepsy
 Generalised Anxiety Disorder
 Glaucoma
 Haemophilia
 Hyperlipidaemia
 Hypertension
 Hypothyroidism
 Multiple Sclerosis
 Narcolepsy
 Obsessive Compulsive Disorder
 Panic Disorder
 Paraplegia/ Quadriplegia (associated medicine)
 Parkinson's Disease
 Post-Traumatic Stress Syndrome
 Rheumatoid Arthritis
 Schizophrenia
 Scleroderma
 Systemic Lupus Erythematosus
 Tourette's Syndrome
 Ulcerative Colitis

Is your benefit subject to a formulary?

YES

Co-payment when using medicine not on the formulary:

40%

IN-HOSPITAL BENEFIT



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

Pay up to 30% less by opting to use network hospitals only!

Members on Maxima Standard^{Elect} 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, cardiac rehabilitation 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