

2021/2022 Medical Aid update



Effective 2022

Fedhealth Newsflash

Scheme statistics as at 31 December 2020

Weighted average increase: **5.5%**
 Number of beneficiaries: **143 970**
 Membership growth (beneficiaries): **-8.24%**
 Solvency: **44.66%**
 Global Credit Ratings (GCR) rating: **AA-**
 Scheme's average age: **41.1**



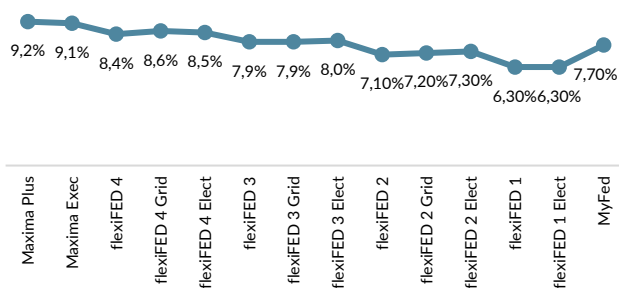
2022 Fedhealth contribution increases

In 2022, the weighted average contribution increase will be 5.5%.

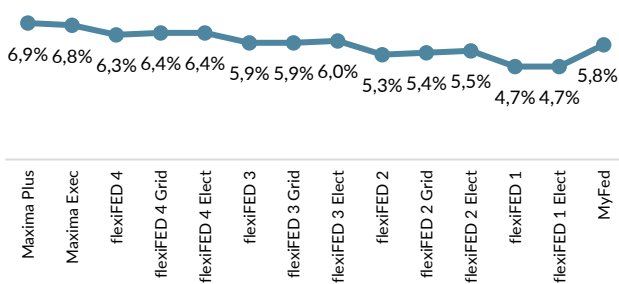
No contribution increases until April 2022

Fedhealth will be using R105 million of excess scheme reserves to give members an increase holiday for the first three months of 2022. The scheme will fund the first three months, which means that all members will continue to pay 2021 rates until the end of March 2022.

Actual contribution increase per option from April to December 2022



Annual increase per option from January to December 2022



2022 benefit updates

New Benefit Offerings

COVID-19 benefit

This benefit basket will cover:

- **Awareness and education:** in the form of ongoing newsletters, updates and information, as well as the COVID-19 support portal on the Fedhealth website.
- **Prevention:** which includes a weight management programme, the GoSmokeFree programme and Oximeters
- **Testing and pathology:** Molecular, Serological and Antigen tests are covered by the Scheme for members under investigation.
- **Doctor's visits and screenings:** Doctor's visits are covered from Fedhealth's unlimited GP benefit paid from Risk. Virtual consults have also been introduced to limit physical contact
- **A PMB care template:** which activates automatically when a member's COVID 19 diagnosis is confirmed. This covers consultations, pathology, radiology and certain procedures like intravenous infusions and nebulisation.
- **Hospitalisation:** Unlimited hospital cover, ambulance transfers, post-hospitalisation physiotherapy, acute home oxygen and the popular Hospital at Home benefit where members can receive treatment in the comfort of their own homes.

Creating your aid: choosing your day-to-day benefits

In 2022, you have **two** choices when selecting day-to-day benefits:

- Fixed day-to-day benefits
- Flexible day-to-day benefits.

You can either select no day-to-day benefits, in essence a hospital plan, OR you must select fixed day-to-day benefits, so you know exactly what you will pay every month.

Fixed day-to-day benefits is the same as the amount of savings on other schemes, and you will also have one deduction every month like you would on any other Savings option from any other medical scheme. Choosing this option makes comparing Fedhealth's flexiFED range to other schemes much easier. It also simplifies billing for corporate clients.

Choosing to control your own day-to-day benefits, however, gives you the full flexibility of the MediVault. It gives you control over your monthly medical aid costs – you only pay back the day-to-day benefits you use over 12 months. If you want to enjoy the perks of being in full control of your medical aid spend, the **FLEXIBLE** repayment structure is for you.



Fedhealth member app

From October 2021, members can enjoy a FREE upgrade on the Fedhealth Member App.

With the integration of AMP (AfroCentric Mobile Platform), the app will become a fun tool that uses a gaming element and real-time data to help members stay healthy, informed and inspired. Both members and dependants will be able to use the Fedhealth Member App.

This feature includes:

Medivault flexibility via the app

In future members will also receive notifications on the app to:

- Activate their MediVault
- Notify them of a successful transfer
- State their Wallet balance
- Notify them that the MediVault statement is ready
- Notify them that their monthly instalment is due
- Notify them if a claim was placed on hold
- Remind them of their annual MediVault transfer
- Remind them that their MediVault instalment will increase when additional Wallet transfers are made

International Travel benefit + Dotsure Pet Insurance benefit

From 2022, AMP will offer Fedhealth members the International Travel benefit and Dotsure benefit:

- Members will be able to apply for their international travel insurance of R5 million directly on the App
- The Dotsure pet insurance benefit has been expanded quite significantly to include:
 - Existing R3000 accidental cover
 - New R5000 liability cover in case your pet injures another pet or person
 - Discount vouchers for pet food on the retail site
 - 30% discount for all Fedhealth members on Dotsure policies

Calculating your Healthscore

Using real-time data like age, blood pressure or data from a wearable device, the App calculates the member's own personal Healthscore to educate, guide and nudge them to stay healthy. This score is a scientifically calculated number from 1 to 100 that moves up or down, depending on health conditions change.

Creating your own avatar, linked to the Healthscore

A fun gaming element that lets members create their own unique avatars based on skin tone, eye colour, hairstyle and more. It will change and adapt as the Healthscore changes e.g. if the member report weight loss, the avatar will also slim down.

Discounts in the AVO online mall

AMP integration will allow members to enjoy discounts from the AVO online mall, with more than 7000 rewards partners. Once registered, members will receive emails from AVO and AMP on the latest deals. Members will get an AVO AMP wallet to bank cash-back received that can be used as a discount next time you shop. Members will also have an option of taking an AVO loan when purchasing big-ticket items.

2022 updates to the current benefit offerings

- **Preferred providers for cancer:** From 2022 all options will have the choice of an oncologist with ICON or SAOC. Both ICON and SAOC are now preferred providers resulting access to most oncologists in the country therefore no co-payment for voluntary non-use.
- Fedhealth will now cover the **HPV vaccine** for girl beneficiaries between the age of 9 to 14 from Risk on most options as part of the screening benefit for children
- **Mammograms frequency** on the screening benefit will now be once every two years as opposed to once every three years
- **NEW A Stress and Anxiety benefit** - Now available on flexiFED 1 which will deal with stress and anxiety only by means of virtual consults with a psychologist that is paid from Risk and not day-to-day benefits.
- **NEW Day surgery network** introduced to flexiFED 1 and GRID options
- **NEW Mediclinic Hospitals** have now been added to all GRID options
- **HIV Medication** - Members are not restricted to using Pharmacy Direct but can use Fedhealth's preferred providers
- **The following hospitals will not provide full cover** except for PMB's on flexiFED 2, flexiFED 3 and flexiFED 4:
 1. Zuid-Afrikaans Hospital (City of Tshwane)
 2. Arwyp Medical Centre (Ekurhuleni)
 3. Busamed Modderfontein Private Hospital (City of Johannesburg)
 4. Hibiscus Hospital (Ugu)
 5. Mooimed Private Hospital (Dr Kenneth Kaunda),
 6. St Helena Private Hospital (Lejweleputswa),
 7. Capital Hospital (Durban)
- **Non-PMB spinal fusion and laminectomy** benefits removed from flexiFED 1, flexiFED 1 Elect, flexiFED 2, flexiFED 2 Elect and flexiFED 2 Grid.
- **NEW Benign Prostatic Hyperplasia** is an added chronic condition to the flexiFED 4, flexiFED 4 Elect, flexiFED 4 GRID and Maxima Exec options
- **NEW income band on myFED** (R6 252 – R8 550) will be introduced. Members who fall in this income band will experience reductions in their contributions of 10.7%.

Summary of myFED increases for 2022

Highest household income per month	Member	Adult Dependant	Child Dependant	% Increase from April 2022
R1 - R6 251	R1,275	R1,275	R543	8.54%
R6 252 - R8 550	R1,301	R1,301	R601	New
R8551 - R10 219	R1,552	R1,348	R759	-10%
R10 220 - R12 622	R2,176	R1,899	R835	8.54%
R12 623 - R14 426	R2,765	R2,279	R1,081	8.54%
R14 427>	R3,750	R3,416	R1,429	8.54%

2022 benefit limit increases

- CPI related increases of between 3.5% – 3.9% on certain benefits including the MediVault, and the Thresholds



2022 plan specific co-payment increases

myFED

- Co-payment for elective caesarean increased from R12 500 to R12 900
- Trauma treatment in a casualty ward: increased from R630 to R660
- Inflationary Increase in all procedure co-payments
- Co-payment for use of non-network hospitals has increased from R12 500 to R13 000

flexiFED 1 & flexiFED 1 ELECT

- Non-PMB specialised radiology increased from R3 310 to R3 440
- Trauma treatment in a casualty ward increased from R630 to R660
- Use of non-network hospitals increased from R7 000 to R7 300
- Increase in all procedure co-payments

flexiFED 2

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments

flexiFED 2 GRID

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for use of non-network hospitals increased from R12 500 to R13 000
- **New day clinic network introduced.** Co-payment of R2 100 for use of non-network day clinic.

flexiFED 2 ELECT

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for use of non-network hospitals increased from R12 500 to R13 000

flexiFED 3

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments

flexiFED 3 GRID

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for use of non-network hospitals increased from R12 500 to R13 000
- **New day clinic network introduced.** Co-payment of R2 100 for use of non-network day clinic

flexiFED 3 ELECT

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for elective admissions at non-network hospitals increased from R12 500 to R13 000

FlexiFED 4

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Co-payment on trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments

flexiFED 4 GRID

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Co-payment on trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for use of non-network hospitals increased from R12 500 to R13 000
- **New day clinic network introduced.** Co-payment of R2 100 for use of non-network day clinic

flexiFED 4 GRID ELECT

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Co-payment on trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments
- Co-payment for use of non-network hospitals increased from R12 500 to R13 000

maxima EXEC

- Non-PMB specialised radiology increased from R2 380 to R2 480
- Trauma treatment in a casualty ward increased from R630 to R660
- Increase in all procedure co-payments

Digital links to Fedhealth 2022 marketing material

[FLEXIFED BENEFIT GUIDE](#)

[MYFED BENEFIT GUIDE](#)

[MAXIFED BENEFIT GUIDE](#)

[CORPORATE WELLNESS BROCHURE](#)

[2022 OPTION SELECTION FORM](#)

[MEDIVault ACTIVATION FORM](#)