

We let you be **YOU**

Fedhealth's Corporate Offering

2019



Healthy employees mean healthy bottom lines

Healthy employees are productive employees. Not only does absenteeism in the workplace impact on employees' productivity, but it also ultimately affects the employer's bottom line. Chronic conditions, stress, unhealthy working conditions, and poor managerial support may also cause or exacerbate existing conditions.

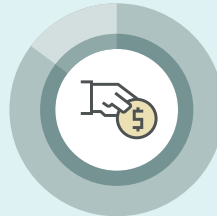
Fedhealth is committed to helping our corporate clients look after the health of their employees, and ultimately the wellbeing of their businesses. To make life easier for corporates, we offer:



GROUP IMPLEMENTATION AND TRAINING



DEDICATED ACCOUNT EXECUTIVE (AE)
> 25 staff members



DEDICATED CREDIT CONTROLLER

FEDHEALTH CORPORATE OFFERING AT A GLANCE

1. A flexible option range

We offer a number of medical aid options to suit every possible need and pocket. From an entry-level option that is affordable for low-income earners, to comprehensive cover that will answer the varying needs of every family member.

maxiFED

Looking for complete peace of mind for your employees and their families? Choosing one of the comprehensive options in our **maxiFED** range, **maxima PLUS**, **maxima EXEC** or **maxima EXECGRID**, is the way to go. These options provide unlimited private hospitalisation (at either any private or Fedhealth Network private hospital) and varying levels of generous cover for day-to-day medical expenses.



flexiFED

For employees in need of more control, choice and flexibility when it comes to their medical aid, we recommend our **flexiFED 1, 2, 3** and **4** options. These options provide core benefit bundles that take care of in-hospital, chronic, screening and day-to-day benefits, as well as a Benefit Maximiser which offers certain additional benefits like unlimited network GP visits once claims have reached the Benefit Maximiser Threshold Level. For day-to-day medical expenses, your employees also have access to an innovative MediVault facility – which they only pay back if they use it, interest-free over 12 months.

Plus, members on our **flexiFED** range can lower their monthly contributions even further, by choosing one of two discounts:

1. **Pay 11% less** by opting to use hospitals on the Fedhealth GRID network for planned procedures*; or
2. **Pay 25% less** by choosing to use the restricted Fedhealth Elect hospital network for planned procedures. **Not available on flexiFED 1*



myFED

Our affordable entry-level medical aid option, **myFED**, looks after your previously uncovered, lower-income employees. It's a competitively priced alternative and is the ideal option to offer employees who've never had medical aid before. Look forward to specialised radiology, casualty ward visits and oral contraception paid from Risk.





2. Free value-added services

SOS Corporate Wellness (Sisters-on-Site)

Employees cannot always take time off work to visit the doctor or clinic to sort out their health issues. So before small niggles become serious conditions, wouldn't it help to make professional advice available to your employees where they work?

Our Sisters-on-Site service does exactly that: A qualified nurse visits your premises regularly to take care of employees through health assessments, action plans and even selected minor treatments. Prevention is better than cure, after all!

Corporate Wellness Days

Corporate wellness days provide the opportunity to create awareness, educate and facilitate prevention, screening and targeted interventions that drive positive lifestyle changes. It may just be the wake-up call your employees need to take action with regards to their health for good! Our wellness days may include the following services:

- **Screening tests** – lifestyle screening, wellness screening (includes finger prick glucose and total cholesterol, blood pressure, waist circumference and body mass index (BMI)) and physical screening
- An Account Executive may also arrange to have **additional services** present i.e. tuberculosis and HIV testing, optometry screening and on-site dietician consultations
- **Health coaches** from the Scheme's YourHealth programme
- Following the wellness day, a **wellness report** is compiled by the service provider and sent to the Human Resources department of your business.



3. Sanlam Reality

Our exclusive partnership with Sanlam Reality gives you, and your employees who sign up for Reality Health, up to **80% off on gym fees**, plus loads of other lifestyle savings like discounted **movie** and **dining** experiences, **flights**, **car rental** and more. All of this for just **R195 per month** extra!

4. Plus, many more programmes and benefits

Apart from a dedicated AE for companies who have 25 or more Fedhealth members, we also offer the following programmes to corporates:

- Conservative Back and Neck Rehabilitation Programme
- Mental Health Programme
- Oncology Disease Management Programme
- Aid for AIDS (AfA) (HIV Disease Management Programme)
- Fedhealth Baby Programme/High Risk Maternity/Contraceptive benefit
- Health Risk Assessments
- Screening benefits
- Trauma/Casualty benefit
- Children's Health (infant hearing screening benefit, childhood vaccinations, childhood illness specialised drug benefit, chronic medicine for allergic rhinitis for children up to the age of 18 where the child is registered with chronic medicine management for asthma, medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21, Paed-IQ online parenting hub)
- Chronic Medicine Management
- Hospital Benefit Management
- Chronic Disease Self-management Programme
- Emotional Wellbeing Programme
- Weight Management Programme
- Smoking Cessation Programme



AA- Global Credit Rating for 12 years in a row

With an AA- rating, Fedhealth is also only one of eight open schemes in South Africa to have an **AA- Global Credit Rating**, while our solvency is well above the statutory minimum. Our reserves per principal member are amongst the highest in the open schemes industry.

This means that as a member of Fedhealth, you can rest assured that you'll never be left in the lurch when you need us most. In a market that is extremely competitive and volatile, this is true peace of mind.

No other medical aid is so dedicated to offering tailor-made options that benefit both the corporate and their employees.

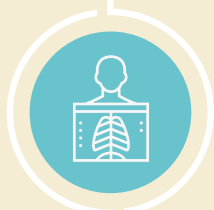
We look forward to taking care of your precious workforce by giving them more choice, control and flexibility!



Post-hospitalisation treatment for up to 30 days after discharge from hospital to aid recovery e.g. physiotherapy or pathology. *Pre-authorisation must be obtained*



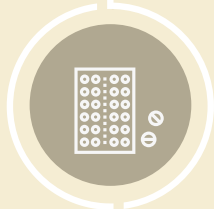
Seven days of take-home medication after discharge from hospital, provided the medication is dispensed by the hospital and reflects on the original hospital account



Specialised radiology like MRI/CT scans pay from Risk, whether they are performed in-hospital or not. A co-payment may apply on scans, depending on the option. *Not applicable to myFED*



Trauma treatment at a casualty ward like stitches, is always paid from Risk, whether you're admitted to hospital or not. A co-payment applies depending on the option. *Authorisation must be obtained*



Cover for female contraception including oral, patches, contraceptive rings, certain injectables, and IUDs that include Mirena®. *Must be prescribed by an FP or gynaecologist and not applicable to pills prescribed for acne. On myFED oral and injectable contraceptives are covered.*



In-hospital dentistry for children under 7. We cover the hospital and anaesthetist costs from the major medical benefit while the dentist's account comes from day-to-day benefits. *Option dependent.*

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Please note: All Fedhealth benefits are subject to registered Scheme Rules, and as such, this document only aims to provide a summary of such benefits. For the full Scheme Rules, please visit fedhealth.co.za or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.

