



We let **you** be **YOU.**

Who are we?

Fedhealth has been growing from strength to strength since 1936, and today, we're proud of the legacy we've built with the help of our members, business partners and service provider networks.

Thanks to our heritage and thorough understanding of healthcare, we continue to look after South Africans with quality, value for money medical aid. Our consistently high Global Credit Rating of AA- (retained for 12 years in a row) and reserves well over the required 25%, ensure that our scheme is financially sound and rated as one of the top medical aid schemes in South Africa.

Sustainability is at the heart of everything we do, and we are always developing initiatives that benefit our members, partners and providers alike. A great example of this is our innovative new flexiFED range, designed to put more control, flexibility and choice within our members' reach.

Run by members for members, and with complete transparency, our member-elected Board of Trustees operates with one objective only, namely to put the interests of our members first.

Trust Fedhealth to take care of your healthcare needs, by giving you the freedom to have more of a say in how your medical aid is structured.



360^Q Care

INITIATIVE

Our philosophy of 360 Care

Our **360** Care philosophy is one in which we wholeheartedly believe. It encourages our members to see the same general practitioner (GP) every time, who then becomes the coordinator of your care. In this way, the doctor builds a valuable relationship with you, and gets to know your health history. So when you need a specialist, your GP can refer you to the appropriate specialist type, avoiding fragmented care, costly duplications of tests and treatments, and even the prescription of conflicting medication.

Coordinated care protects our members and gives you better quality of care, and it also helps ensure the financial sustainability of the Scheme. A referral from your general practitioner is necessary on all options where the specialist consultation is paid from a risk benefit, for example the Out-of-Hospital Expenses Benefit (OHEB) and the Threshold Benefit. Members on certain options have to nominate a Fedhealth Network general practitioner to enjoy UNLIMITED GP visits paid from Risk.

GP nomination and referral management through the nominated GP helps Fedhealth to ensure that all members get quality care and better value for money.

Flexible cover for every stage of your life

We offer an option for every life stage and healthcare need. For members who are looking for choice, flexibility and control, and who also want to know that their healthcare requirements as single people, young couples or growing families are met, our **flexiFED** range is ideal. And, thanks to our innovative **MediVault** and **Wallet** facility, members on **flexiFED** can save on their monthly contribution whilst still having access to funds for day-to-day medical expenses.

We also offer comprehensive options that provide generous amounts of day-to-day cover like **maxima PLUS** for members who don't want to leave anything to chance, or who might have more serious healthcare needs.

We even cater for the needs of previously uncovered employees with our low cost, entry-level medical aid product called **myFED**.



Unique to Fedhealth

Unique to Fedhealth

- **Unlimited Network doctor's visits** – Members can see their GP as often as they need on most options, by either visiting any network GP or a nominated network GP (depending on the option)
- **Child rates** for financially dependent children **up to 27 years of age**
- **Upgrades** to higher options **any time of the year** on diagnosis of a dread disease or life-changing event, like a pregnancy

We pay more from Risk than other schemes

- **Post-hospitalisation treatment for up to 30 days** after discharge from hospital (e.g. physiotherapy, x-rays, pathology)
- **7 days of take-home medication**
- **Specialised radiology like MRI and CT scans** – whether admitted to hospital or not. *Co-payment may apply depending on the option*
- **Trauma treatment at a casualty ward** – whether admitted to hospital or not. *Co-payment may apply depending on the option*
- **Monthly prescriptions for female contraception**, including oral, patches, certain injectables, contraceptive rings as well as IUDs that include Mirena®, on most options.
- **In-hospital dentistry for children under 7** – The hospital and anaesthetist costs are covered from the core benefit bundle, while the dentist is paid for by the member. *Not applicable to flexiFED 1*

More support when you need it

- The **Fedhealth Family Room** (personalised online member portal)
- The **Fedhealth Baby Programme**
- **Paed-IQ** online parenting hub
- **24-Hour Fedhealth Nurse Line**
- **Emergency transport/response** through Europ Assistance
- **Comprehensive managed care programmes:**
 - **Aid for AIDS (Afa)** for those living with HIV/AIDS
 - **Oncology Disease Management** supports cancer sufferers with comprehensive care including cover for chemotherapy, radiotherapy, approved medication, related consultations, pathology and general radiology.
 - **Mental Health Programme** provides qualifying members who have mental health or substance abuse issues with access to the best quality primary mental healthcare.
 - **Emotional Wellbeing Programme** gives members free telephonic support and advice through those stressful curveballs life throws at us, and can put them in touch with a psychologist at a reduced rate if required.
 - **Conservative Back and Neck Rehabilitation Programme** helps qualifying members address their back and neck issues to avoid spinal surgery. Over six weeks, members benefit from a multidisciplinary approach including a GP, physio and biokineticist to assess and treat their condition.
 - **Smoking Cessation Programme** – All members on all options can sign up for the GoSmokeFree service at 200 pharmacies countrywide to help them kick the habit for good. This programme will be paid from Risk.
 - **Weight Management Programme** is a 12-week programme designed for qualifying Fedhealth members with a high BMI and waist circumference. Led by a biokineticist, members have access to a dietician and behavioural psychologist with the goal to lose the excess weight and lead healthier, more rewarding lives.
 - **MediTaxi** - a free transport service to take members with hospital authorisations to follow-up medical appointments
 - **SOS Call Me** - our user-friendly call back service for members and dependants.



We've got your back

Administration by **Medscheme**, a **level 2 BBBEE Company** and **South Africa's largest managed care services provider** and third largest medical scheme administrator, offers:

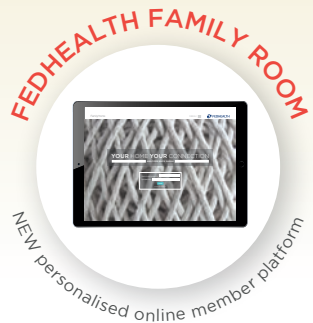
- An average **claim turn-around time of 5 days**
- An efficient and **highly-rated** ISO 9001:2008 certified **Customer Contact Centre** offers **90% one call query resolution**, with an average **8-second waiting time on calls**
- **Real-time electronic communication.**



Engage with us

We offer constant engagement and communication with members by way of:

- The **Fedchat mobile app** - FREE Instant Messenger channel for Apple, Android, Blackberry and Windows Phone users
- The **Fedhealth website** - Visit fedhealth.co.za to access our interesting Living Fedhealthy blog brimming with must-reads, as well as all our product brochures, option selection forms and related documents.
- The **Fedhealthy Family Room** (accessed via fedhealth.co.za) allows you to: obtain hospital pre-authorisation; apply for chronic medication; submit claims; locate network pharmacies, GPs and Specialists using the locator tool; update personal information; conduct benefit enquiries; track claim submissions and claims due to you; join communities based on your interests; earn rewards; and read all the latest Scheme news.
- The **Fedhealth microsite** - a user-friendly tool that allows existing and potential members to do a needs analysis to determine which flexiFED option is best suited to them.



Caring for corporates

For corporate organisations joining the Scheme, we offer various initiatives to meet company-specific demands:

- **Group implementation and training** ensures a smooth transition from previous schemes to Fedhealth
- A **dedicated Account Executive (AE)** for each organisation with 25 or more staff members - regular visits take place and the AE is always available to solve queries online
- A **dedicated credit controller** per organisation
- **Tailor-made solutions with option mapping** to cater directly to the organisation's staff
- **Update** - an electronic newsletter, aimed directly at HR/Finance departments, that delivers scheme-related news to employers.

Networks

When it comes to giving our members quality healthcare they can trust, we partner with healthcare professionals with the same passion for healthcare. After all, only the best will do for our members!

We've negotiated dispensing fees with [Clicks](#), [MediRite](#), [Dis-Chem](#) and [Pharmacy Direct](#), as well as plenty of smaller pharmacies. This provides price certainty for our members, regardless of where they live in South Africa.

We have over **5 873 General Practitioners** currently contracted to the **Fedhealth GP Network**. As such **97%** of our principal members have access to a Network Doctor within a 10km radius of where they live. And more than **81%** of claiming beneficiaries on all comprehensive and **flexiFED** options are already using Network Doctors. On most options, members have access to **unlimited GP visits**.

We have over **4 736 specialists** from all disciplines contracted to the **Fedhealth Specialist Network**. Using a Fedhealth Network Specialist means **no co-payments and truly unlimited benefits at cost for members in-hospital and price certainty out-of-hospital**.

We've also established **partnerships with excellent hospitals across the country**. This partnership provides immense financial peace of mind for members, and allows the Scheme to provide sound benefits at affordable rates.

Join Fedhealth for medical aid that puts **control, flexibility and choice** in your hands like never before!
Medical aid for all of you, and only you.

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fedhealth.co.za

