

# 2024

PRESENTED BY TINA YON

*Create your aid.*



Welcome to  
**Medical Aid** members  
can build their way





# A FLEX ABOVE THE BEST

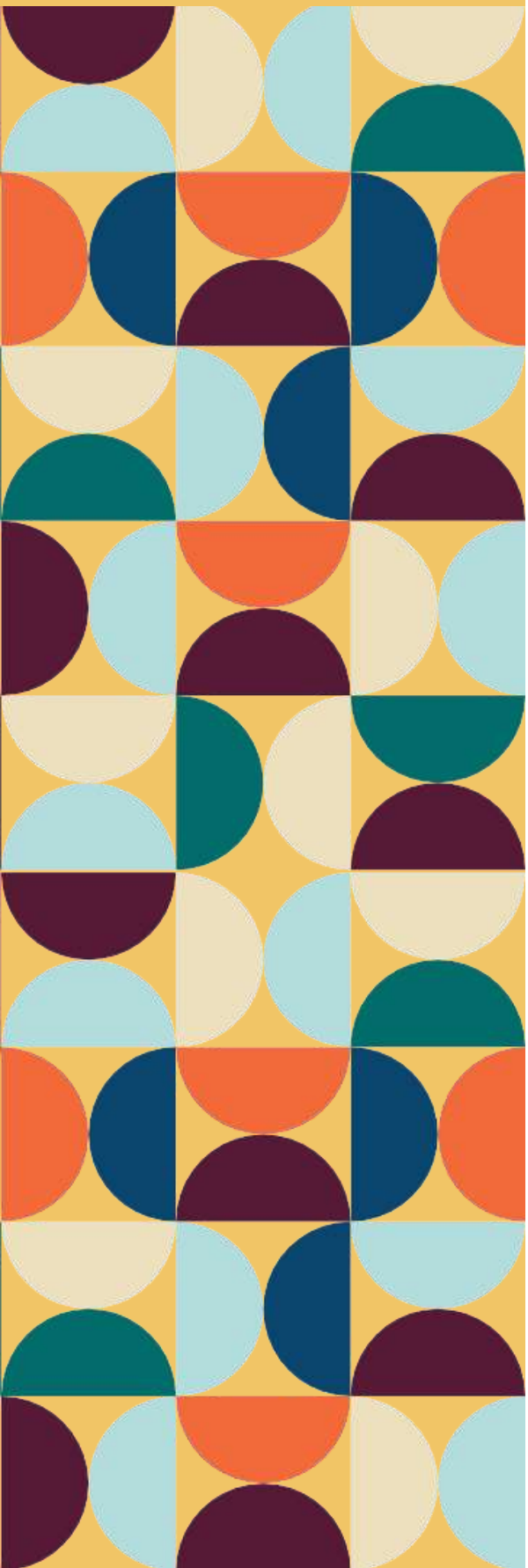




# flexiFED 2024







# FlexiFED *Savvy*

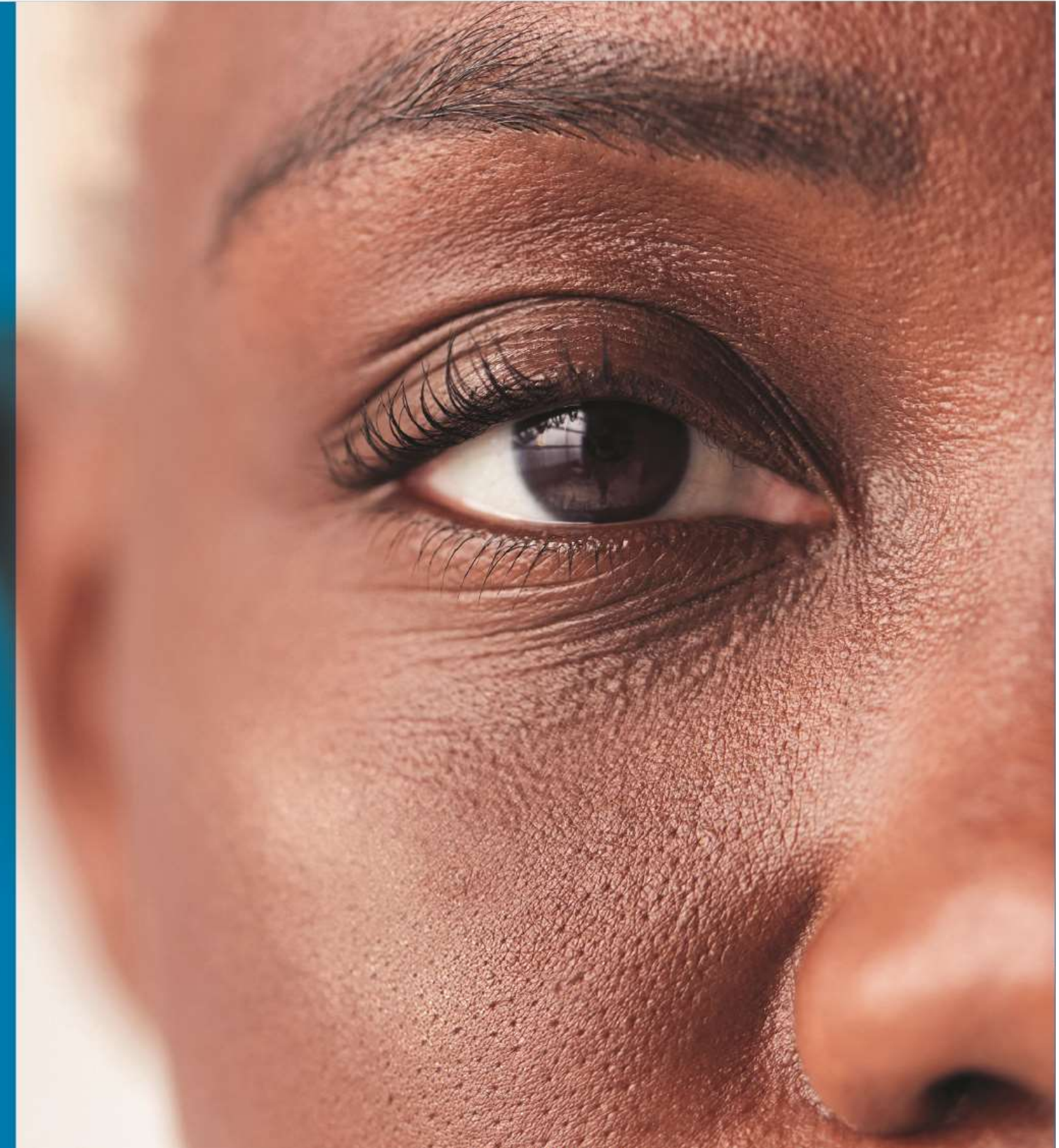
New option: Smart affordable hospital plan designed for the under 35 digital savvy younger generation



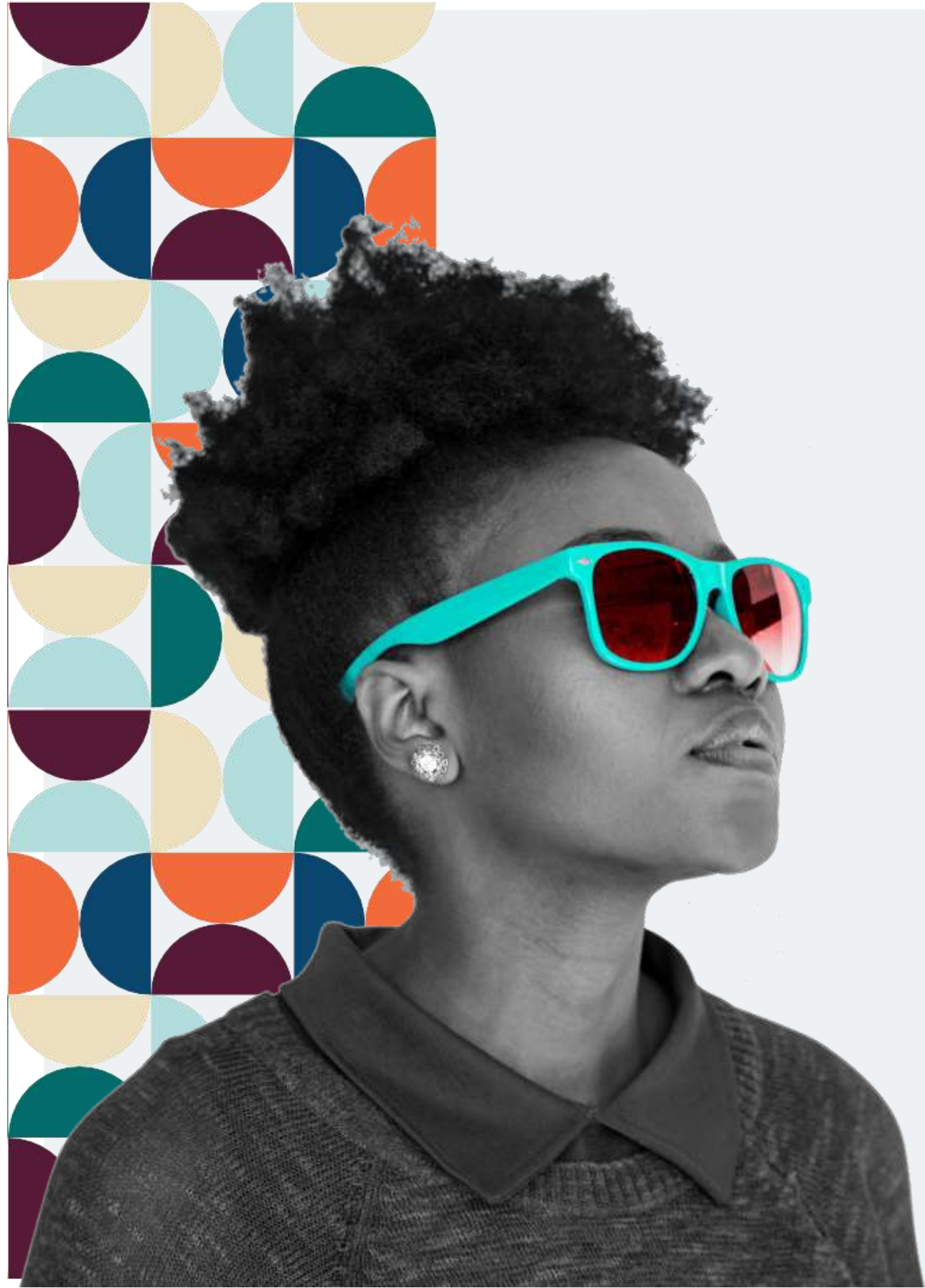


# Young people **can't afford medical aid**

- Your younger clients might be your healthiest clients, but they often cannot afford private medical aid.
- This is about to change, with the introduction of flexiFED<sup>Savvy</sup> from Fedhealth – **an affordable hospital plan designed for the digitally savvy younger generation under 35.**
- By introducing flexiFED<sup>Savvy</sup>, Fedhealth will cover **young and healthy first-time medical aid members** who otherwise might not join a medical scheme based on affordability challenges.
- Here's why this innovative new medical aid option is worth considering for your **younger clients...**







**flexiFED<sup>Savvy</sup>**

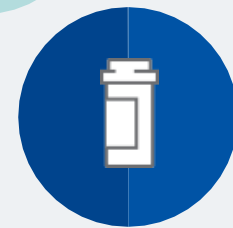
From just **R965 p/m**  
flexiFED<sup>Savvy</sup> gives you



**Unlimited private hospitalization at a network hospital** for emergencies (PMB's)



**Unlimited cover with network specialists and GPs** in-hospital



**Take home medication:** 7 days' supply



**Chronic medicine benefit**  
**27 PMB conditions**



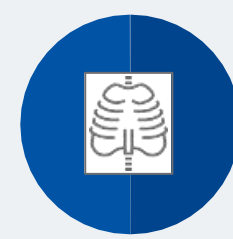
**30 day post-hospitalisation benefit :**  
Radiology, Pathology, Physio, Occupational therapy



**Unlimited trauma treatment** in a casualty ward



**Screening benefit** includes cervical cancer screening (Pap smear), Flu vaccination, HIV test, health risk assessments



**Specialised radiology In Hospital** unlimited at PMB level of care



flexiFED<sup>Savvy</sup>

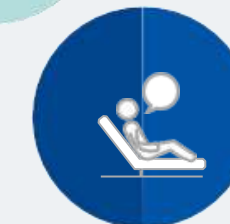
From just **R965 p/m**  
flexiFED<sup>Savvy</sup> gives  
your clients



**Unlimited virtual GP consults**  
and 3 In-person consults



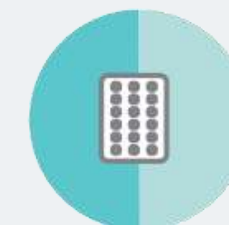
**Virtual mental wellness support - Panda**



- **Stress and anxiety** benefit Offered via virtual platform only
- Provider type – Registered counsellor or a psychologist
- 2 sessions per beneficiary per annum (only individual sessions, not group)
- The benefit will be only for non-PMB stress and anxiety codes



**Upgrade within 30 days**  
of a life-changing event



**Female contraceptives:**  
oral & injectable contraceptives  
paid from Risk



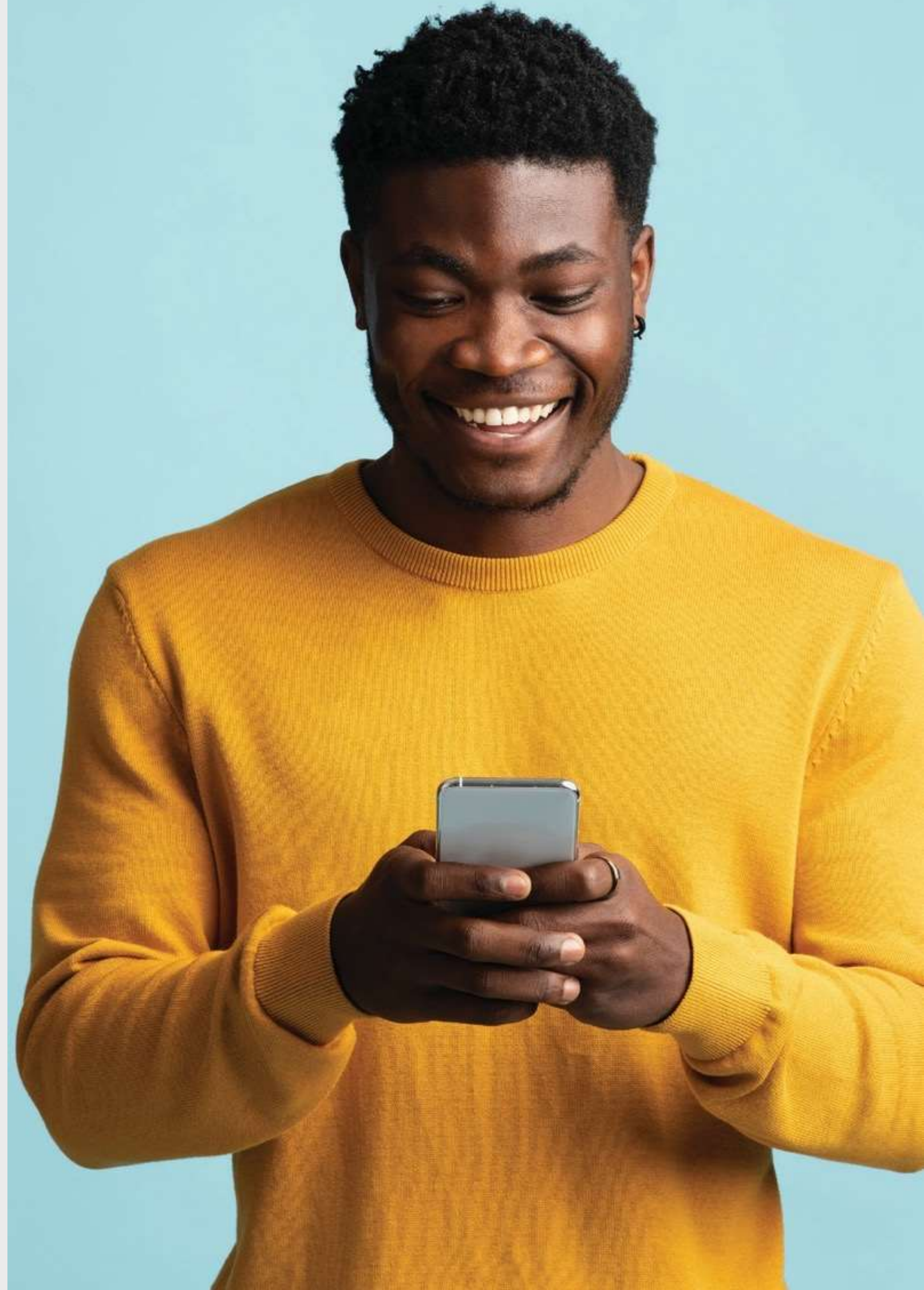
**Add optional R4 800 annual Fedhealth Savings\*** for even more day-to-day cover or



**You tell us how much Fedhealth Savings\***  
to add to your cover up to a maximum of  
**R6 000** per annum



# Fedhealth pays more from Risk





# WE PAY MORE FROM RISK

## OUR FOUNDATION IS OUR UNIQUE BENEFITS PAID FROM RISK.

Fedhealth is the only medical scheme that **pays for these unique benefits from your Hospital/Risk Cover** – not from your day-to-day funds, so you can keep your day-to-day funds for other expenses.

### UNIQUE BENEFITS PAID FROM RISK



Unlimited nominated GP visits  
(Once Threshold is reached on FlexiFED 1, FlexiFED 2, FlexiFED3, FlexiFED 4 paid from Risk from R1)



7 days of take-home medicine



Specialised radiology



Day procedures



Immunisation



Female contraceptives



Child rates for financially dependent children up to the age of 27



Trauma treatment at a casualty ward



Threshold benefits



Post-hospitalisation treatment



Upgrades within 30 days of a life-changing event



Only pay for three children



In-hospital dentistry for children under 7 (FlexiFED 2 and above)



# PROGRAMMES AND WELLNESS INITIATIVES



Emergency transport/  
response



Panda Mental Health Support app



Sisters-on-Site



GoSmokeFree Smoking Cessation Programme



MediTaxi



Hospital at Home (Quro)



Conservative Back and Neck Rehabilitation Programme



AfA (HIV Management)



24-hour Nurse Line



Corporate wellness days



Mental Health Programme  
*On flexiFED 4*



Paed-IQ



SOS Call Me



Health Risk Assessments



Weight Management Programme



Diabetes Care



flexiFED:  
3-STEP PROCESS

STEP  
1

Start with choosing an  
option based on your life stage

STEP  
2

Choose an  
additional discount

STEP  
3

Now that your hospital cover is  
squared away, let's talk **day-to-day**



STEP  
**1**

# Start with choosing an option based on your life stage



**flexiFED<sup>Savvy</sup> Young Singles**  
(Digital Option)

- ✓✓  
Oncology
- ✓  
Maternity, infant & children
- ✓  
Chronic
- ✓  
Mental health
- ✓

	R965
	R1 930
	R2 639
	R3 348



**flexiFED 1 Young Singles**

- ✓✓  
Oncology
- ✓  
Maternity, infant & children
- ✓  
Chronic
- ✓  
Mental health
- ✓

	R2 201
	R3 926
	R4 732
	R5 538



**flexiFED 2 Family Start-ups**

- ✓✓✓  
Oncology
- ✓✓  
Maternity, infant & children
- ✓✓✓  
Chronic
- ✓  
Mental health
- ✓✓✓

	R3 328
	R6 289
	R7 271
	R8 253



**flexiFED 3 Young Families**

- ✓✓✓  
Oncology
- ✓✓  
Maternity, infant & children
- ✓✓✓✓  
Chronic
- ✓✓  
Mental health
- ✓✓✓

	R3 796
	R7 273
	R8 618
	R9 963



**flexiFED 4 Mature Families**

- ✓✓✓  
Oncology
- ✓✓✓✓  
Maternity, infant & children
- ✓✓✓✓  
Chronic
- ✓✓✓✓  
Mental health
- ✓✓✓✓

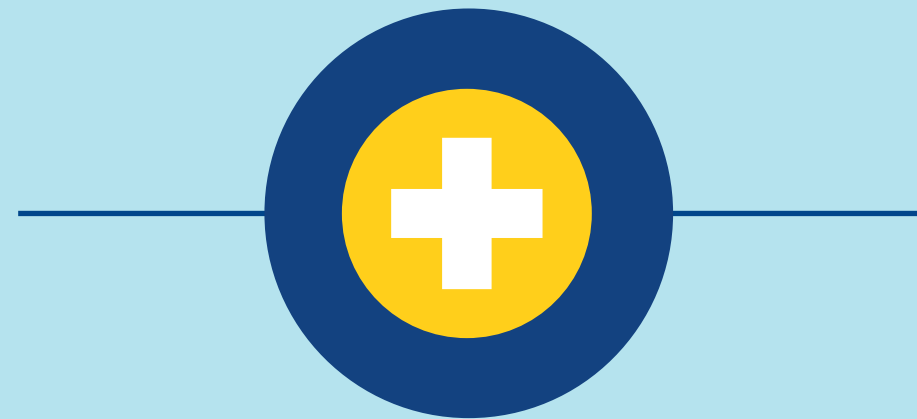
	R5 081
	R9 718
	R11 246
	R12 774



STEP  
**2**

## CHOOSE AN ADDITIONAL DISCOUNT

Both GRID and Elect restrictions only apply in case of planned procedures – like planned C-sections for example. The restrictions do not apply in case of accidents or emergencies.



Full cover at  
**Private Hospitals**

**ANY HOSPITAL**

The standard flexiFED variant offers no additional discounts.

flexiFED 1 is a network hospital option, while flexiFED 2, 3, and 4 cover planned procedures at any private hospital **except 7 identified hospitals for 2024.**



Full cover at  
**Network Hospitals**

**GRID**

In exchange, you must use **Fedhealth's Private Hospital Network** for planned procedures. The network includes over 120 of South Africa's best private hospitals and 90% of our members live within a 10-kilometre radius of these hospitals. You can still use a non-network hospital if you wish, but you will then have to pay a **R14 700 co-payment**. However, the co-payment does not apply in case of emergencies.



Full cover at  
**Any Private Hospital**  
with an **excess for elective admissions**

**ELECT**

In exchange, you will be charged a fixed excess of **R14 700** on all hospital admissions, **except for emergencies**. This excess however only applies to the hospital bill; you could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.

STEP  
**2**



flexiFED<sup>SAVVY</sup>

NETWORK  
HOSPITALS



flexiFED 1

NETWORK  
HOSPITALS

Elect  
(EXCESS OPTION)



ANY  
HOSPITAL

flexiFED 2

GRID  
(NETWORK OPTION)

Elect  
(EXCESS OPTION)



ANY  
HOSPITAL

flexiFED 3

GRID  
(NETWORK OPTION)

Elect  
(EXCESS OPTION)



ANY  
HOSPITAL

flexiFED 4

GRID  
(NETWORK OPTION)

Elect  
(EXCESS OPTION)



# flexiFED BENEFIT STRUCTURE



	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>Hospitalisation</b>	<b>Unlimited.</b> PMB only Network Hospitals	<b>Unlimited.</b> Network Hospitals	<b>Unlimited.</b> Hospitals of choice on flexiFED 2, 3 and 4. On GRID options members must use network hospitals. A R14 700 co-payment will apply for use of non-network hospitals. On Elect options there is a R14 700 excess on all elective surgery admissions.		
<b>Network GPs and Specialists</b>	Covered unlimited. Paid in full.				
<b>Non-network GPs, Specialists and all other healthcare professionals</b>	Paid up to Fedhealth Rate up to R2500 pb per year	Paid up to Fedhealth Rate			

# IN-HOSPITAL BENEFIT



	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>Maternity – In Hospital</b>	Unlimited at cost with network specialists and GPs	Unlimited at cost with network specialists and GPs	Unlimited at cost with network specialists and GPs	Unlimited at cost with network specialists and GPs	Unlimited at cost with network specialists and GPs
<b>Maternity – out of Hospital</b>	Subject to Savings	2 x 2D scans Subject to savings	2 x 2D scans Antenatal classes up to R1 160 <b>8 antenatal and/or postnatal consults</b> with a midwife, network GP or gynaecologist Amniocentesis	2 x 2D scans Antenatal classes up to R1 160 <b>12 antenatal and/or postnatal consults</b> with a midwife, network GP or gynaecologist Amniocentesis <b>Private ward cover for delivery</b>	2 x 2D scans Antenatal classes up to R1 160 <b>12 antenatal and/or postnatal consults</b> with a midwife, network GP or gynaecologist Amniocentesis <b>Private ward cover for delivery</b>



# IN-HOSPITAL BENEFIT



	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>Organ Transplant</b>	Unlimited at cost up to PMB level of care	Unlimited at cost up to PMB level of care	R311 900	R311 900	R499 100
<b>Renal Dialysis</b>	Unlimited at cost up to PMB level of care at DSP	Unlimited at cost up to PMB level of care at DSP	R311 900 at DSP	R311 900 at DSP	R499 100 at DSP
<b>Childhood illness specialised drug benefit</b>	No benefit	No benefit	Children up to the age of 18 years	Children up to the age of 18 years	Children up to the age of 18 year

# WHAT ABOUT CANCER TREATMENT LIMITS?

	FlexiFED Savvy	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>Oncology</b>	Unlimited at cost up to PMB level of care	Unlimited at cost up to PMB level of care	R311 900 per family per year	R350 000 per family per year	R499 100 per family per year
<b>Service Provider</b>	Designated Service Provider - ICON	Designated Service Provider - ICON	Designated Service Provider, ICON	Designated Service Provider, ICON	Designated Service Provider, ICON
<b>Aligned Benefit</b>	<b>Alignd Benefit for Palliative Care - Fedhealth members diagnosed with serious illness like advanced stage or metastatic cancer.</b>				
<b>Post Active Treatment</b>	<b>Post Active Treatment for life</b>				

**Fedhealth allows option upgrades any time of the year within 30 days of diagnosis of a dread disease or life-changing event.**



# CHRONIC MEDICATION BENEFIT



ALL FEDHEALTH OPTIONS, UNLESS SPECIFIED OTHERWISE



## 27 Prescribed Minimum Benefit conditions

Paid from formulary. Medication can be obtained from any pharmacy



## Chronic Disease List conditions

Covered in full if medicine on formulary is used.



## Additional chronic conditions FlexiFED 3 & 4

Annual limit up to MPL.

### Medicine Price List (MPL)

MPL is a reference price list that is set at a level to ensure that a number of medicines will be available without any co-payment.

## OBTAINING CHRONIC MEDICINE



Members can obtain chronic medication from a pharmacy of their choice.

Fedhealth is the only scheme that allows option **upgrades any time of the year** within 30 days of diagnosis of a dread disease or a life-changing event...

# CHRONIC DISEASE BENEFIT



	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>Limit</b>	Unlimited cover for conditions on the Chronic Disease List (CDL)	Unlimited cover for conditions on the Chronic Disease List (CDL)	Unlimited cover for conditions on the Chronic Disease List (CDL)	Unlimited cover for conditions on the Chronic Disease List (CDL). Also include medicine for allergic rhinitis, acne & eczema. Attention Deficit Hyperactivity Disorder (children ages 6-18), Depression, Generalised Anxiety Disorder, Post-Traumatic Stress Disorder subject to a limit of R3 200 per family	Subject to a limit of R6 300 pb and R12 600 pf. Thereafter unlimited cover for conditions on the CDL.
<b>Pharmacy</b>	Any	Any	Any	Any	Any
<b>Formulary</b>	Basic	Basic	Intermediate	Intermediate	Intermediate



# Chronic Conditions Covered



## 27 Chronic conditions on the Chronic Disease List (CDL) covered on all options

Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/ Emphysema/ Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type-1, Diabetes Mellitus Type-2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

## 7 Additional Chronic conditions on FlexiFED 3 and above

Acne (up to the age of 21), Allergic Rhinitis (up to 18), ADHD (from 6 to 18), Eczema (up to 18), Depression, General Anxiety Disorder, Post-Traumatic Stress Disorder

## 11 Additional Chronic conditions on FlexiFED 4 and above

Ankylosing Spondylitis, Anorexia Nervosa, Benign Prostatic Hyperplasia, Bulimia Nervosa, Dermatomyositis, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Scleroderma, Tourette's Syndrome



# Chronic Care Plan



Diagnosis Description	Start Date	End Date
HYPERLIPIDAEMIA	01-Jan-2023	31-Dec-2023

Service Description	Extended Description	Tariff Codes	Disciplines Allowed	No Per Year
Dietician Consultation		078330, 078340, 84201, 84202	Dieticians	1
ECG	Without effort.	1232	General Practitioner, Specialist Family Medicine	1
ECG		127483, 477387, 643064, 432814, 541369, 413345, 433152, 493663, 588415, 494792, 433004, 444610, 406977, 402971, 431188, 432717, 405234	General Practitioner, Specialist Family Medicine	10
GP Consultations		078330, 0130, 0132, 0190, 0191, 0192	General Practitioner, Specialist Family Medicine	2
Pathology	Alanine aminotransferase -ALT	4131	Pathologists	2
Pathology	Aspartate aminotransferase	4130	Pathologists	2
Pathology	Chol/HDL/LDL/Trig	4025	Pathologists	1
Pathology	Cholesterol total.	4027	Pathologists	1
Pathology	Creatine kinase -CK	4132	Pathologists	2
Pathology	Glucose- Quantitative	4057	Pathologists	1
Pathology	HDL cholesterol.	4028	Pathologists	1
Pathology	LDL cholesterol -chemical	4026	Pathologists	1
Pathology	Triglyceride	4147	Pathologists	1



STEP  
**3**

Now that your Hospital Cover is squared away, lets talk day-to-day

**1** Use it as a hospital plan only

flexiFED <sup>Savvy</sup>	
Member	R965
Adult dependant	R965
Child dependant	R709

flexiFED 1			
	Member Total	Adult Total	Child Total
Network hospitals	R2 201	R1 725	R806
Elect	R1 716	R1 341	R625

flexiFED 3			
	Member Total	Adult Total	Child Total
Any hospital	R3 796	R3 477	R1 345
GRID	R3 404	R3 122	R1 207
Elect	R2 844	R2 608	R1 009

flexiFED 2			
	Member Total	Adult Total	Child Total
Any hospital	R3 328	R2 961	R982
GRID	R2 984	R2 660	R881
Elect	R2 491	R2 227	R740

flexiFED 4			
	Member Total	Adult Total	Child Total
Any hospital	R5 081	R4 637	R1 528
GRID	R4 552	R4 163	R1 372
Elect	R3 805	R3 546	R1 167

**UNIQUE BENEFITS PAID FROM RISK**

STEP  
**3**

Now that your Hospital Cover is squared away,  
lets talk day-to-day

**1**

Use it as a hospital plan only

OR

**2**

Use it as a savings plan

OR

**3**

Use it as a flexible savings plan

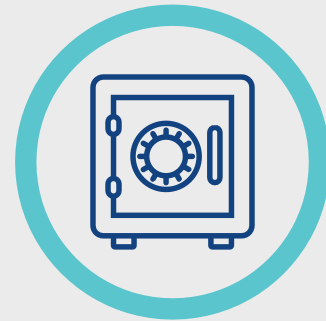


# DAY TO DAY BENEFITS – OUT OF HOSPITAL EXPENSES



Benefit	flexiFED Savvy	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
<b>GP Consultations</b>	Unlimited Virtual consultations Face to Face x 3 GP consultations with a network GP. Subject to savings	Subject to savings and above threshold from Risk			In Network: paid from risk from R1 Out of Network savings/wallet. GP's to be nominated on Grid and Elect
<b>Basic Dentistry</b>	Subject to savings	Subject to savings and above threshold			Subject to savings/wallet and above threshold
<b>Optical</b>	Subject to savings	Subject to savings		Basic optometry benefit from R1.  Paid from risk Limited to 1930 per beneficiary every 24 months	Subject to savings/wallet and above threshold
<b>Specialist Consultations</b>		Subject to savings			Subject to savings/wallet and above threshold
<b>Pathology</b>		Subject to savings			Subject to savings/wallet and above threshold
<b>Radiology</b>		Subject to savings			Subject to savings/wallet and above threshold
<b>Acute medication</b>		Subject to savings			Subject to savings/wallet and above threshold

# FEDHEALTH SAVINGS – POWERED BY THE MEDIVault



## On the **flexible Savings Plan** via payroll

A set amount of Fedhealth Savings based on your option and family composition will be available up to the **Threshold amount** at the beginning of the year. This will be pro-rated if you join during the year.

Funds will be transferred automatically by the Scheme on 1 January every year or on your join date.

You pay back your Fedhealth Savings in equal portions over the calendar year. Just like any other scheme with an MSA.

## On the **Flexible Savings Plan**

An allocated amount of Fedhealth Savings is available based on your option and family composition. If you don't use it, you don't pay for it.

Transfer Fedhealth Savings from the MediVault to the Wallet as and when required.

Only pay back amounts transferred from the MediVault to the Wallet over a rolling 12-month or shorter period.



# flexiFED SAVINGS STRUCTURE



Savings Plan via payroll	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R4 800	R5100	R5796	R6996	R9252
M + 1	R4 800	R8100	R10704	R12966	16848
M + 2	R4 800	R9900	R12096	R14796	R19104
M + 2+	R4 800	R11796	R14496	R17400	R21348

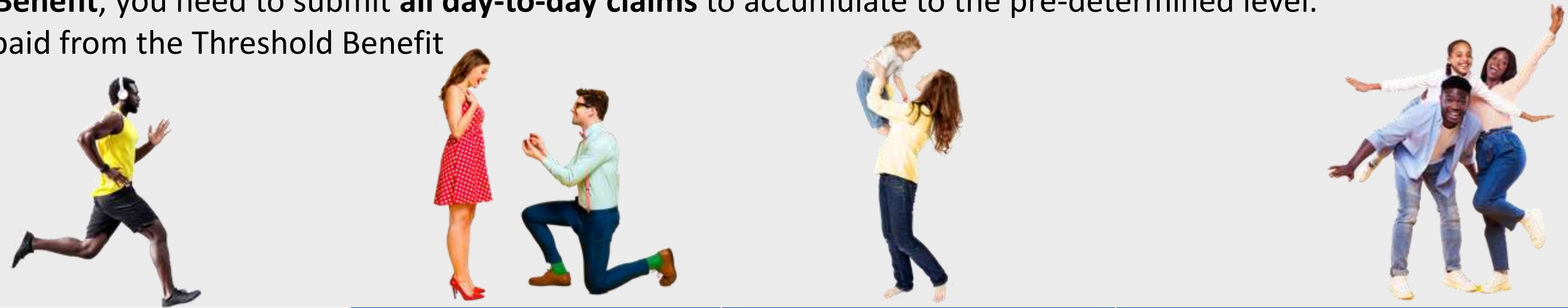
- Once selected, new amount will automatically be allocated at the beginning of each new benefit year
- Only available for start date 1 January 2024, or to new members joining through the year where benefit will be pro-rated

Flexible Savings Plan	flexiFED <sup>Savvy</sup>	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
M	R6 000	R6 540	R9 828	R11 220	R15 012
M + 1	R6 000	R11 664	R18 588	R21 492	R28 716
M + 2	R6 000	R16 188	R23 100	R26 004	R33 240
M + 2+	R6 000	R18 576	R26 004	R29 988	R37 752

# DAY-TO-DAY BENEFITS AVAILABLE IN THE THRESHOLD BENEFIT



In order to access the **Threshold Benefit**, you need to submit **all day-to-day claims** to accumulate to the pre-determined level. Thereafter certain claims will be paid from the Threshold Benefit



	flexiFED1	flexiFED2	flexiFED3	flexiFED4
<b>Threshold level M</b>	R5 100	R5 800	R7 000	R18 500
<b>Threshold level M+1</b>	R8 100	R10 700	R13 000	R33 700
<b>Threshold level M+2</b>	R9 900	R12 100	R14 800	R38 200
<b>Threshold level M+2+</b>	R11 800	R14 500	R17 400	R42 700
<b>Network GP visits</b>	<b>Unlimited at nominated network GPs</b>			<b>Unlimited Network GP's from R1 GP'S to be nominated on GRID and Elect</b>
<b>Dentistry</b>	Preventative dental benefit at network providers	Basic dental benefit at network providers	Basic dental benefit at network providers	Unlimited Basic Dentistry in threshold benefit. 20% Co payment applies.
				A 20% co payment will apply to all claims paid from the Threshold benefit. No co-payment will apply to network GP and Specialist consultations.



# FLEXIBLE SAVINGS PLAN –

## ACTIVATING THE MEDIVault AND TRANSFERRING FUNDS INTO THE WALLET

**NB: This is payable via your banking account and not done via your payroll**



Call the **Fedhealth Customer Contact Centre on 0860 002 153** for assistance



Log into the **Fedhealth Family Room** online portal and follow the prompts



Call our **USSD line** on **\*134\*999\*memberno#** and follow the prompts



Download the **Fedhealth Member App** from the Google Play, Apple App store or Huawei App Gallery

# maxiFED 2024



# IN-HOSPITAL BENEFIT

## maxima EXEC

## maxima PLUS

		maxima EXEC	maxima PLUS
Hospitalisation	➤	No overall annual limit	
Network GPs and Specialists	➤	Covered unlimited. Paid in full	
Non-network GPs	➤	Up to 100% of Fedhealth Rate	
Non-network Specialists	➤	Up to 200% of Fedhealth Rate	
Other healthcare providers	➤	Up to 100% of Fedhealth Rate	Up to 300% of Fedhealth Rate



# IN-HOSPITAL BENEFIT

		maxima EXEC	maxima PLUS
Oncology	➤	R624 000	Unlimited
Organ Transplant	➤	R624 000	Unlimited
Renal Dialysis	➤	R624 000	Unlimited
Specialised Medication	➤	R194 600	R390 400

# CHRONIC DISEASE BENEFIT

## maxima EXEC

56 Conditions.  
R7 890 per beneficiary,  
R14 500 per family

Pharmacy of choice

Comprehensive formulary

## maxima PLUS

70 Conditions.  
R16 700 per beneficiary,  
R31 300 per family

Pharmacy of choice

Comprehensive formulary

# THRESHOLD BENEFIT

	maxima EXEC	maxima PLUS
Annual Threshold levels	<p><b>R18 100</b> Principal member</p> <p><b>R13 800</b> Adult dependant</p> <p><b>R4 700</b> Children up to max of 3</p>	<p><b>R20 800</b> Principal member</p> <p><b>R16 200</b> Adult dependant</p> <p><b>R5 600</b> Children up to max of 3</p>
Co-payment	<p>A 10% co-payment will apply to all claims paid from the Threshold Benefit. No co-payments on GP and Specialist consultations in-network</p>	<p>No co-payment will apply to claims paid from the Threshold Benefit</p>



# maxiFED CONTRIBUTIONS 2024

## maxima EXEC

	Risk	Fedhealth Savings	Total	Annual Threshold
Member	R8 456	R963	R9 419	R18 100
Adult dependant	R7 340	R836	R8 176	R13 800
Child	R2 613	R297	R2 910	R4 700

# maxiFED CONTRIBUTIONS 2024

## maxima PLUS

	Risk	Fedhealth Savings	Total	Annual Threshold	Annual OHEB
Member	R14 289	R594	R14 883	R20 800	R9 794
Adult dependant	R12 334	R512	R12 846	R16 200	R7 067
Child	R4 415	R183	R4 598	R5 600	R2 171

# FEDHEALTH BENEFIT ENHANCEMENTS 2024 – FlexiFED and MaxiFED



- Screening benefit – women’s health – HPV PCR test – women aged 21 to 65, 1 test very 5 years
- Mammogram, criteria changed from 45 and older to 40 and older
- HPV vaccine, criteria changed from 9 to 14 years to 9 to 16 years old
- Chronic medication – pharmacy of choice can be used
- **Co Payments have been removed:**
  - Open Hysterectomies (Laparoscopic co-payment still applies)
  - Laparoscopic Splenectomy
  - Adenoidectomy on Flexifed 1 and 2 (all option ranges)
  - Tonsillectomy over 12 on FlexiFED 1 and 2 (all option ranges)
  - Dental admissions on FlexiFED 2 (all option ranges)
  - Joint replacement – Hip and Knees (involuntary use providers for non- PMBs) on FlexiFED 3 and 4 (all option ranges)
- A new contracted provider, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopeadics and JointCare.





# GENETIC TESTING: INTELLIGENE PARTNERSHIP

POWERED BY

**INTELLIGENE**

**Fedhealth is very excited about our partnership with INTELLIGENE.**

This medical biotech company offers genetic testing to:

- improve the efficiency of **chronic medication**
- **mitigate health risks** by identifying possible future illnesses
- **optimise an individual's lifestyle** by pinpointing the nutrition and lifestyle best suited to their genetic makeup
- improve **sports performance**

**Through this partnership, Fedhealth is breaking more barriers by becoming one of SA's first open medical schemes to offer precision medicine-based genetic testing directly to our members.**



# GENETIC TESTING: INTELLIGENE PARTNERSHIP



- Fedhealth identified members using **chronic medication** to manage one of 5 specific conditions including diabetes and hypertension. These members were offered free genetic testing to test for drug-to-person interaction to identify whether the drug they're using is managing their condition best.



- We're in the process of offering gene testing to members with a **specific claim history** to see if they're at risk for contracting certain diseases.



- We've negotiated a **special rate** for members who voluntarily want to have gene testing performed. Tests for identified members are paid from Risk, while other members can claim this cost back from day-to-day savings or MediVault.



# QUESTIONS





*Create your aid.*

WITH



**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](https://www.fedhealth.co.za) or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.