

flexi**FED 2**^{Elect}

For 2025, Fedhealth has simplified the way in which members can choose to fund their day-to-day expenses. Our flexi**FED** plans can either be used as hospital plans, but with access to day-to-day back-up savings in case members need it, OR as straightforward savings plans.

- Fedhealth Savings amounts on savings plans have **increased** by 5.2%
- Chronic disease benefit: Formulary has changed from Intermediate to Basic for 2025
- Newborn rentinopathy screening benefit

Available Fedhealth Savings on Savings Plans

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|-------------------------------------|---------|--|--|--|
| M | R5 240 | | | |
| M+AD | R7 880 | | | |
| M+AD+CD | R12 450 | | | |
| M+AD+2CD | R16 390 | | | |

Maximum Back-up Savings Available

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|-------------------------------------|---------|
| M | R10 340 |
| M+AD | R19 560 |
| M+AD+CD | R24 310 |
| M+AD+2CD | R27 360 |

2025 Contributions

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|-------------------------------------|--------|
| Member | R2 835 |
| Adult dependant | R2 534 |
| Child dependant | R842 |

Increase in Threshold levels w.e.f. 01/01/2025

| flexi FED 2 ^{Elect} | M | M + 1 | M + 2 | M + 2+ |
|-------------------------------------|--------|---------|---------|---------|
| 2024 | R5 800 | R10 700 | R12 100 | R14 500 |
| 2025 | R6 200 | R11 300 | R12 800 | R16 400 |

Co-payments:

- Increase in all procedure co-payments
- Co-payment on non-PMB specialised radiology increased from R2 810 to R2 960
- Co-payment on trauma treatment in a casualty ward increased from R800 to R850
- Co-payment for use of non-network hospitals increased from R14 700 to R15 470
- 20% co-payment in Threshold for consultations with network GPs
 - · All benefit limits remain unchanged
 - No change to reimbursement rates in-hospital
 - Chronic disease benefit limits, conditions covered and preferred providers remain unchanged

Increase for family with effect from 1 January 2025:

13.8%

