

Increase for family with effect from 1 January 2025:  
**13.8%**

## flexiFED 3<sup>Elect</sup>

For 2025, Fedhealth has simplified the way in which members can choose to fund their day-to-day expenses. Our flexiFED 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 retinopathy screening benefit

### Available Fedhealth Savings on Savings Plans

flexiFED 3 <sup>Elect</sup>	
M	R7 880
M+AD	R10 480
M+AD+CD	R13 790
M+AD+2CD	R16 390

### Maximum Back-up Savings Available

flexiFED 3 <sup>Elect</sup>	
M	R11 810
M+AD	R22 610
M+AD+CD	R27 360
M+AD+2CD	R31 550

### 2025 Contributions

flexiFED 3 <sup>Elect</sup>	
Member	R3 236
Adult dependant	R2 968
Child dependant	R1 148

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

flexiFED 3 <sup>Elect</sup>	M	M + 1	M + 2	M + 2+
2024	R7 000	R13 000	R14 800	R17 400
<b>2025</b>	<b>R7 900</b>	<b>R13 700</b>	<b>R15 600</b>	<b>R18 400</b>

### 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
- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630
- 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**

