



flexi**FED 3**GRID

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

flexi FED 3 ^{GRID}	
M	R7 880
M+AD	R10 480
M+AD+CD	R13 790
M+AD+2CD	R16 390

Maximum Back-up Savings Available

flexi FED 3 ^{GRID}				
M	R11 810			
M+AD	R22 610			
M+AD+CD	R27 360			
M+AD+2CD	R31 550			

2025 Contributions

flexi FED 3 GRID	
Member	R3 874
Adult dependant	R3 553
Child dependant	R1 374

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

flexi FED 3 GRID	M	M + 1	M + 2	M + 2+
2024	R7 000	R13 000	R14 800	R17 400
2025	R7 900	R13 700	R15 600	R18 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
- 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



