

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

flexiFED 4^{GRID}

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 4 ^{GRID}	
M	R13 120
M+AD	R22 970
M+AD+CD	R26 200
M+AD+2CD	R30 180

Maximum Back-up Savings Available

flexiFED 4 ^{GRID}	
M	R15 800
M+AD	R30 210
M+AD+CD	R34 970
M+AD+2CD	R39 720

2025 Contributions

flexiFED 4 ^{GRID}	
Member	R5 180
Adult dependant	R4 737
Child dependant	R1 561

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

flexiFED 4 ^{GRID}	M	M + 1	M + 2	M + 2+
2024	R18 500	R33 700	R38 200	R42 700
2025	R21 200	R36 800	R41 700	R46 600

Co-payments:

- **Increase** in all procedure co-payments
- 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 GP. Out-of-network, in threshold - limited to 2 consultations

- All benefit limits remain **unchanged**
- **No change** to reimbursement rates in-hospital
- Chronic disease benefit limits, conditions covered and preferred providers remain **unchanged**

