

# ZOOM

## Summary of benefit changes per Fedhealth option for 2025

### flexiFED<sup>Savvy</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.

- Savings Plan and Fedhealth Savings (back-up savings plans) amounts have **increased** by 5.2%
- Reimbursement rates in-hospital remain **unchanged**
- Chronic disease benefit limits, conditions covered and formulary remain **unchanged**
- Members must obtain their chronic medicine from a Designated Service Provider (DSP), Dis-Chem Courier, Pharmacy Direct and Clicks Courier. Co-payment of 25% for non-use of DSP and formulary

#### Available Fedhealth Savings on Savings Plans

flexiFED <sup>Savvy</sup>	
M	R5 050

#### Maximum Back-up Savings Available

flexiFED <sup>Savvy</sup>	
M	R6 310

#### 2025 Contributions

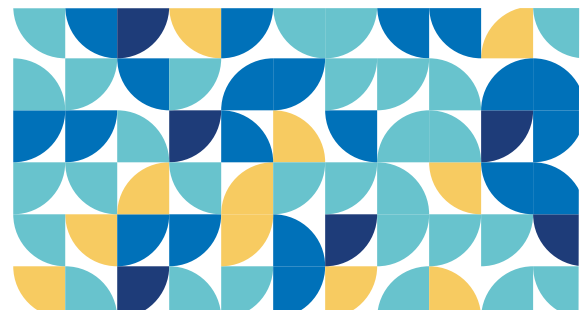
flexiFED <sup>Savvy</sup>	
Member	R1 055
Adult dependant	R1 055
Child dependant	R775

#### Co-payments:

- Co-payment on trauma treatment in a casualty ward **increased** from R800 to R850
- Co-payment for use of non-network hospitals **increased** from R8 600 to R9 050
- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630
- Co-payment for use of non-network mental health facility **increased** from R8 600 to R9 050
- **Increase** in all procedure co-payments
- New co-payment for elective caesareans: R9 050

Increase for family with effect from 1 January 2025:

**8%**



### CONTACT DETAILS

For more information, please visit [fedhealth.co.za](https://fedhealth.co.za), or use the Fedhealth Family Room, WhatsApp service or Fedhealth Member App. You can also call the Fedhealth Customer Contact Centre on **0860 002 153**.

# flexiFED 1

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%
- Newborn retinopathy screening benefit

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



## Available Fedhealth Savings on Savings Plans

flexiFED 1	
M	R3 940
M+AD	R5 910
M+AD+CD	R7 210
M+AD+2CD	R9 180

## Maximum Back-up Savings Available

flexiFED 1	
M	R6 890
M+AD	R12 280
M+AD+CD	R17 030
M+AD+2CD	R19 550

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

flexiFED 1	M	M + 1	M + 2	M + 2+
2024	R5 100	R8 100	R9 900	R11 800
<b>2025</b>	<b>R5 400</b>	<b>R8 600</b>	<b>R10 500</b>	<b>R12 500</b>

## 2025 Contributions

flexiFED 1	
Member	R2 505
Adult dependant	R1 963
Child dependant	R917

## Co-payments:

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R3 890 to R4 100
- Co-payment on trauma treatment in a casualty ward **increased** from R800 to R850
- Co-payment for use of non-network hospitals **increased** from R8 400 to R8 840
- 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, preferred providers and formulary remain **unchanged**

# flexiFED 1<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.

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## Maximum Back-up Savings Available

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M	R6 890
M+AD	R12 280
M+AD+CD	R17 030
M+AD+2CD	R19 550

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

flexiFED 1 <sup>Elect</sup>	M	M + 1	M + 2	M + 2+
2024	R5 100	R8 100	R9 900	R11 800
<b>2025</b>	<b>R5 400</b>	<b>R8 600</b>	<b>R10 500</b>	<b>R12 500</b>

## Co-payments:

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R3 890 to R4 100
- Co-payment on trauma treatment in a casualty ward **increased** from R800 to R850
- Co-payment for all admissions to hospital except accidents and emergencies **increased** from R14 700 to R15 470
- 20% co-payment in Threshold for consultations with network GPs

## 2025 Contributions

flexiFED 1 <sup>Elect</sup>	
Member	R1 953
Adult dependant	R1 526
Child dependant	R711

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- **No change** to reimbursement rates in-hospital
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# flexiFED 2

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- Fedhealth Savings amounts on savings plans have **increased** by 5.2%
- Newborn retinopathy screening benefit

## Available Fedhealth Savings on Savings Plans

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

## Maximum Back-up Savings Available

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

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

flexiFED 2	M	M + 1	M + 2	M + 2+
2024	R5 800	R10 700	R12 100	R14 500
<b>2025</b>	<b>R6 200</b>	<b>R11 300</b>	<b>R12 800</b>	<b>R16 400</b>

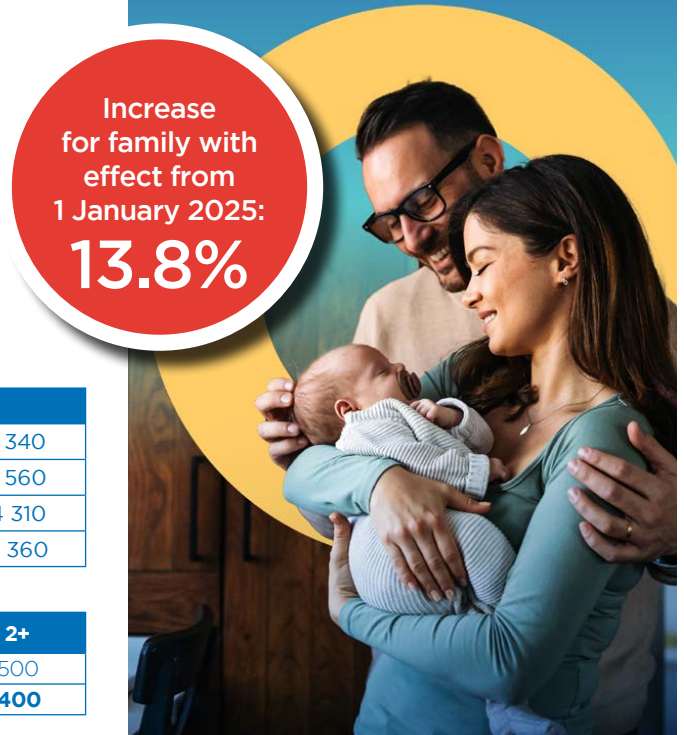
## Co-payments:

- **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
- 20% co-payment in Threshold for consultations with network GPs
- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630

## 2025 Contributions

flexiFED 2	
Member	R3 787
Adult dependant	R3 370
Child dependant	R1 118

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M+AD	R7 880
M+AD+CD	R12 450
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## Maximum Back-up Savings Available

flexiFED 2 <sup>GRID</sup>	
M	R10 340
M+AD	R19 560
M+AD+CD	R24 310
M+AD+2CD	R27 360

## 2025 Contributions

flexiFED 2 <sup>GRID</sup>	
Member	R3 396
Adult dependant	R3 027
Child dependant	R1 003

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

flexiFED 2 <sup>GRID</sup>	M	M + 1	M + 2	M + 2+
2024	R5 800	R10 700	R12 100	R14 500
<b>2025</b>	<b>R6 200</b>	<b>R11 300</b>	<b>R12 800</b>	<b>R16 400</b>

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- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630
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## Maximum Back-up Savings Available

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

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2024	R5 800	R10 700	R12 100	R14 500
2025	<b>R6 200</b>	<b>R11 300</b>	<b>R12 800</b>	<b>R16 400</b>

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



## 2025 Contributions

flexiFED 2 <sup>Elect</sup>	
Member	R2 835
Adult dependant	R2 534
Child dependant	R842

# flexiFED 3

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%
- Newborn retinopathy screening benefit

## Available Fedhealth Savings on Savings Plans

flexiFED 3	
M	R7 880
M+AD	R10 480
M+AD+CD	R13 790
M+AD+2CD	R16 390

## Maximum Back-up Savings Available

flexiFED 3	
M	R11 810
M+AD	R22 610
M+AD+CD	R27 360
M+AD+2CD	R31 550

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

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

## 2025 Contributions

flexiFED 3	
Member	R4 320
Adult dependant	R3 957
Child dependant	R1 531

## Co-payments:

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- 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
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<b>M</b>	R7 880
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<b>M+AD+CD</b>	R13 790
<b>M+AD+2CD</b>	R16 390

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<b>M</b>	R11 810
<b>M+AD</b>	R22 610
<b>M+AD+CD</b>	R27 360
<b>M+AD+2CD</b>	R31 550

## 2025 Contributions

flexiFED 3 <sup>GRID</sup>	
Member	R3 874
Adult dependant	R3 553
Child dependant	R1 374

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

flexiFED 3 <sup>GRID</sup>	<b>M</b>	<b>M + 1</b>	<b>M + 2</b>	<b>M + 2+</b>
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:

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## Available Fedhealth Savings on Savings Plans

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<b>M</b>	R7 880
<b>M+AD</b>	R10 480
<b>M+AD+CD</b>	R13 790
<b>M+AD+2CD</b>	R16 390

## Maximum Back-up Savings Available

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

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

flexiFED 3 <sup>Elect</sup>	<b>M</b>	<b>M + 1</b>	<b>M + 2</b>	<b>M + 2+</b>
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>

## 2025 Contributions

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

## Co-payments:

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- Co-payment on non-PMB specialised radiology **increased** from R2 810 to R2 960
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- Fedhealth Savings amounts on savings plans have **increased** by 5.2%
- Newborn retinopathy screening benefit

## Available Fedhealth Savings on Savings Plans

flexiFED 4	
M	R13 120
M+AD	R22 970
M+AD+CD	R26 200
M+AD+2CD	R30 180

## Maximum Back-up Savings Available

flexiFED 4	
M	R15 800
M+AD	R30 210
M+AD+CD	R34 970
M+AD+2CD	R39 720

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

flexiFED 4	M	M + 1	M + 2	M + 2+
2024	R18 500	R33 700	R38 200	R42 700
2025	<b>R21 200</b>	<b>R36 800</b>	<b>R41 700</b>	<b>R46 600</b>

## 2025 Contributions

flexiFED 4	
Member	R5 782
Adult dependant	R5 277
Child dependant	R1 739

## Co-payments:

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M	R15 800
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M+AD+CD	R34 970
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## 2025 Contributions

flexiFED 4 <sup>GRID</sup>	
Member	R5 180
Adult dependant	R4 737
Child dependant	R1 561

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

flexiFED 4 <sup>GRID</sup>	M	M + 1	M + 2	M + 2+
2024	R18 500	R33 700	R38 200	R42 700
2025	<b>R21 200</b>	<b>R36 800</b>	<b>R41 700</b>	<b>R46 600</b>

## Co-payments:

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2024	R18 500	R33 700	R38 200	R42 700
<b>2025</b>	<b>R21 200</b>	<b>R36 800</b>	<b>R41 700</b>	<b>R46 600</b>

## 2025 Contributions

flexiFED 4 <sup>Elect</sup>	
Member	R4 330
Adult dependant	R4 035
Child dependant	R1 328

## Co-payments:

- **Increase** in all procedure co-payments
- Co-payment on non-PMB specialised radiology **increased** from R2 810 to R2 960
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Increase for family with effect from 1 January 2025:  
**13.8%**



# maxima EXEC

- All benefit limits remain **unchanged**
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Increase for family with effect from 1 January 2025:  
**13.8%**



## Threshold levels 2024 vs. 2025

maxima EXEC	<b>Member</b>	<b>Adult dependant</b>	<b>Child dependant</b>
2024	R18 100	R13 800	R4 700
<b>2025</b>	<b>R21 200</b>	<b>R15 600</b>	<b>R4 900</b>

## 2025 Contributions

maxima EXEC	<b>Risk</b>	<b>Savings</b>	<b>Total</b>	<b>Annual Threshold</b>
Member	R9 706	R1 013	R10 719	R21 200
Adult dependant	R8 425	R879	R9 304	R15 600
Child dependant	R3 000	R312	R3 312	R4 900

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- 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
- Savings amounts **increased** by 5.2%
- **Increase** in Threshold levels w.e.f. 01/01/2025
- Newborn retinopathy screening benefit

# maxima PLUS

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## Threshold levels 2024 vs. 2025

maxima PLUS	Member	Adult dependant	Child dependant
2024	R20 800	R16 200	R5 600
<b>2025</b>	<b>R22 700</b>	<b>R17 700</b>	<b>R6 200</b>

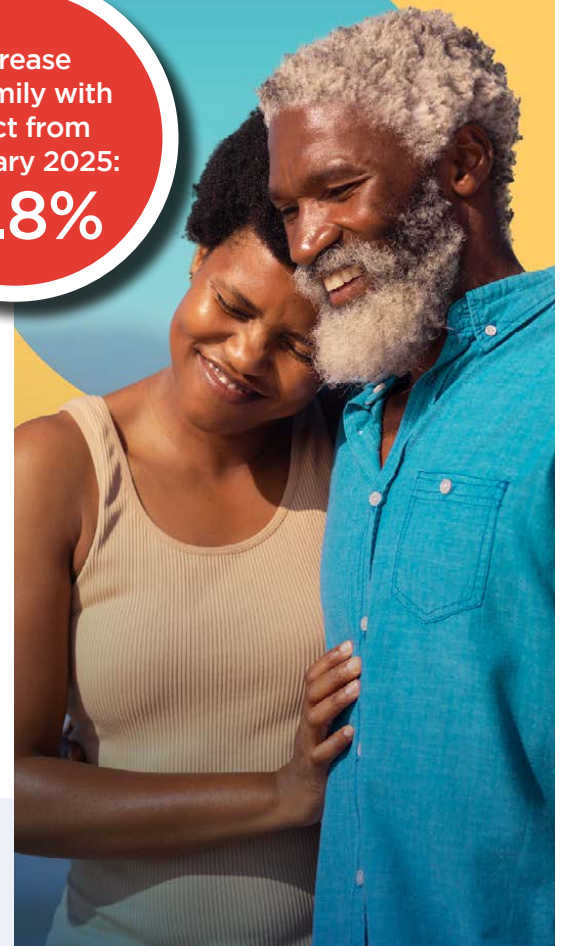
## 2025 Contributions

maxima PLUS	Risk	Savings	Total	Annual Threshold	Annual OHEB
Member	R16 312	R625	R16 937	R22 700	R10 310
Adult dependant	R14 080	R539	R14 619	R17 700	R7 440
Child dependant	R5 040	R193	R5 233	R6 200	R2 290

## Co-payments:

- **Increase** in procedure co-payment – voluntary use of non-contracted provider for non-PMB hip and knee replacements
- Co-payment on non-PMB Specialised radiology **increased** from R2 810 to R2 960

- Savings amounts **increased** by 5.2%
- Annual Out-of-hospital Expenses Benefit (OHEB) **increased** by 5.3%
- **Increase** in threshold levels w.e.f. 01/01/2025
- Newborn retinopathy screening benefit



# myFED

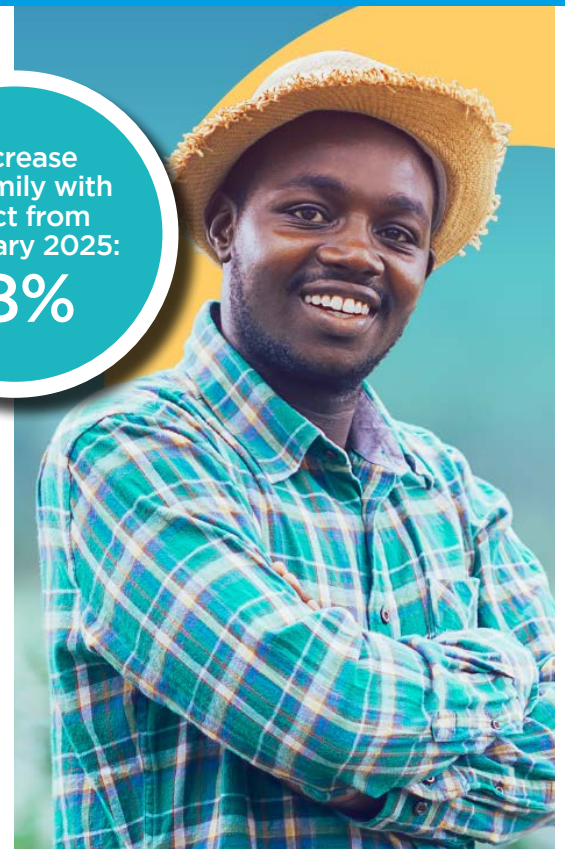
## Co-payments:

- Co-payment for voluntary use on non-network hospitals has **increased** from R14 700 to R15 470
- Co-payment for use of non-network day surgery facility **increased** from R2 500 to R2 630
- **No change** to reimbursement rates in-hospital
- Co-payment for elective Caesareans **increased** from R14 700 to R15 470
- Chronic disease benefit limits, conditions covered, and formulary remain **unchanged**
- Members must make use of the following DSP pharmacies: Pharmacy Direct, Clicks Courier and Dis-Chem Courier
- Co-payment on trauma treatment in a casualty ward **increased** from R800 to R850
- Mental Health benefit unlimited up to PMB level of care
- 25% co-payment on non-use of DSP or formulary

## 2025 Contributions

Highest household income per month	Member	Adult dependant	Child dependant
1 – 10 730	R1 570	R1 570	R711
10 731 – 15 147	R1 800	R1 800	R850
15 148 – 21 000	R2 240	R2 240	R882
21 000+	R3 700	R3 700	R1 170

Decrease  
for family with  
effect from  
1 January 2025:  
**18%**



## CONTACT DETAILS

For more information, please visit [fedhealth.co.za](https://fedhealth.co.za), or use the Fedhealth Family Room, WhatsApp service or Fedhealth Member App. You can also call the Fedhealth Customer Contact Centre on **0860 002 153**.



Sanlam healthcare partner

Disease Management : Europ Assistance : MVA Third Party Recovery Department : Fedhealth Baby  
0860 101 306 : 0860 333 432 : 012 431 9718 : 0861 116 016