

Aon Member Letter

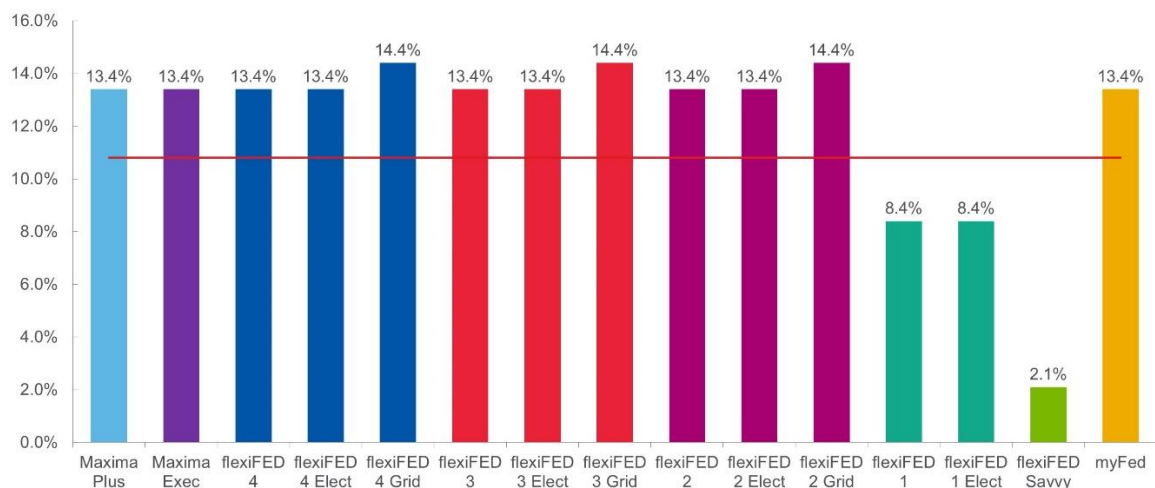
Fedhealth Medical Scheme 2024

Dear Aon Client

It is that time of the year for you to evaluate your current medical scheme arrangements to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current plan or change to a more suitable plan for 2024, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your medical scheme plan for the coming year.

What is the contribution increase for 2024?

Average Weighted increase 10.8%



Key Benefit Changes 2024

- Intelligence Genetic Testing**

Fedhealth has partnered with Intelligene to offer members genetic testing to improve their fitness regimes and medication treatment plans.

All Fedhealth members can now have a gene test done to get a clearer picture of their wellbeing. The cost will be for their own pocket but can be claimed back from available day-to-day benefits.

How to get the gene test done

- Start the registration process by visiting the Fedhealth Family Room login page.
- Once logged in, click on the Intelligene banner to proceed further.
- Order the test kit.
- Receive the test kit via courier.
- Take the test.
- Return the test kit via courier.
- Receive the test results including recommendations.
- If required, the member can discuss the test results and recommendations with their treating doctor.

HPV

- The PCR test will be available to female beneficiaries aged between 21 and 65 years. The tests are covered on all options except myFED and is limited to 1 test every 5 years.
- For girl beneficiaries aged 9 to 16 years, the scheme covers the Cervaix and Gardasil vaccines only. This benefit is available on flexiFED 2, 3 and 4 as well as Maxima Exec and Maxima Plus.

Mammograms

- For beneficiaries aged 40 and older, mammograms are covered by the scheme on all options excluding myFED, limited to 1 mammogram every 3 years.

Benefit Limit changes

- Threshold levels increased.
- The Doula benefit increased to R3 600.
- The Flexible savings on flexiFED 1, 2, 3 and 4 have been limited to 25% of the total risk premium.
- FlexiFed 3 the oncology benefit increased to R350 000.

Benefit Enhancements

- Co-payments for hysterectomies, adenoidectomies and tonsillectomies for children 12 years of age and over have been removed on all flexiFED options.
- Co-payments for involuntary use of non-contracted provider for non-PMB single hip and knee joint replacement have been removed on flexiFED 2,3 and 4.

General changes to Fedhealth Plans

- The co-payment for the use of non-network hospitals has increased to.
 - R14 700 on myFED, flexiFED 2, 3 and 4 GRID options and to R2500 for non-network day surgery facilities.
- The excess on all hospital admissions, except emergency admissions, has increased to R14 700 on flexiFED 2, 3 and 4 ELECT options.
- A new provider, Surge Orthopaedics, has been contracted for single non-PMB hip and knee replacements. There are now 4 contracted providers: Improved Clinical Pathway Services (ICPS), Major Joints for Life, Surge Orthopaedics and JointCare. Applicable to flexiFED 3, 4, Maxima PLUS and Maxima EXEC plans.

flexiFED Savvy

- Increase in co-payments are as follows.
 - Co-payment on trauma treatment in a casualty ward increased to R800.
 - Co-payment for use of non-network hospitals increased to R8 600.
 - Co-payment for use of non-network day surgery facility increased to R2 500.
 - Co-payment for use of non-network mental health facility increased to R8 600.
- The option is suited to members who are under the age of 35.
- The Savvy option can be taken out with a Sanlam Primary Standard plan. This is a Health insurance product to give members access to basic day-to-day benefits.

myFED

- Increase in co-payments are as follows:
 - The co-payment for Trauma treatment in a casualty ward increased to R800 per visit for non-PMB conditions.
 - The co-payment for non-network Mental health facility has increased to R4 070.
 - Co-payment for Elective Caesarean has increased to R14 700.

flexiFED 1 & flexiFED 1 ELECT

- Increase in co-payments are as follows.
 - Co-payment on non-PMB specialised radiology increased to R3 890.
 - Co-payment on trauma treatment in a casualty ward increased R800.

All flexiFED 2, 3 and 4 options

- Increase in co-payments are as follows.
 - Co-payment on non-PMB specialised radiology increased to R2 810.
 - Co-payment on trauma treatment in a casualty ward increased to R800.
- **Certain hospitals** will not be covered in full for 2024, except for emergency treatment without a co-payment. Elective procedures will attract a R8 400 co-payment.

These hospitals are:

Zuid-Afrikaans Hospital, (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban)

Maxima EXEC and Maxima PLUS

- Maxima EXEC: Increase in all procedure co-payments.
- Maxima PLUS: Increase in procedure co-payment for voluntary use of non-contracted provider for non-PMB hip and knee replacements.

Contributions, Savings and Threshold limits 2024

2024 Monthly Contributions

	Monthly Risk Contributions in 2024		
	Main member	Adult dependant	Child dependant
Maxima PLUS	R14 883	R12 846	R4 598
Maxima EXEC	R9 419	R8 176	R2 910
flexiFED 4	R5 081	R4 637	R1 528
flexiFED 4GRID	R4 552	R4 163	R1 372
flexiFED 4Elect	R3 805	R3 546	R1 167
flexiFED 3	R3 796	R3 477	R1 345
flexiFED 3GRID	R3 404	R3 122	R1 207
flexiFED 3Elect	R2 844	R2 608	R1 009
flexiFED 2	R3 328	R2 961	R 982
flexiFED 2GRID	R2 984	R2 660	R 881
flexiFED 2Elect	R2 491	R2 227	R 740
flexiFED 1	R2 201	R1 725	R 806
flexiFED 1Elect	R1 716	R1 341	R 625
flexiFED Savvy	R 965	R 965	R 709
myFED *Highest Household Income pm*			
R1- R6 251	R1 590	R1 590	R 677
R6 252- R8 550	R1 622	R1 622	R 750
R8 551- R10 219	R1 935	R1 681	R 946
R10 220- R12 622	R2 713	R2 368	R 1 041
R12 623- R14 426	R3 448	R2 842	R1 347
R14 427+	R4 676	R4 260	R1 782

2024 Annual Nominal Savings

	Maxima PLUS		Maxima EXEC	flexiFED 4	flexiFED 4 GRID	flexiFED 4 Elect
	Annual Savings	OHEB				
Member	R7 128	R9 794	R11 556	R 348	R 312	R 276
Adult/Spouse	R6 144	R7 067	R10 032	R 312	R 288	R 240
*Child	R2 196	R2 171	R3 564	R 108	R 84	R 72
	flexiFED 3		flexiFED 3 GRID	flexiFED 3 Elect	flexiFED 2	flexiFED 2 GRID
Member	R 348		R 312	R 276	R 348	R 312
Adult/Spouse	R 312		R 288	R 228	R 300	R 264
*Child	R120		R 108	R 84	R 84	R84
	flexiFED 2Elect		flexiFED 1	flexiFED 1 Elect		
Member	R 252		R 324	R 240		
Adult/Spouse	R 228		R 240	R 180		
*Child	R 72		R 108	R 72		

**Fedhealth count a maximum of three children when working out the annual Savings Account. If members join after January, you won't get the full amount because it is calculated by counting the remaining months in the year.*

2024 Fedhealth Annual Fixed Savings Plans

	flexiFED 4, GRID, Elect	flexiFED 3, GRID, Elect
M	R12 468	R 7 488
M+1	R21 828	R 9 960
M+2	R24 900	R13 104
M+3	R28 680	R15 576
	flexiFED 2, GRID, Elect	flexiFED 1, Elect
M	R4 980	R3 744
M+1	R7 488	R5 616
M+2	R11 832	R6 852
M+3	R15 576	R8 724
flexiFED Savvy		
Family	R4 800	

**Fedhealth count a maximum of four family members when allocating the Annual Savings. If members join after January, you won't get the full amount because it is calculated by counting the remaining months in the year.*

2024 Fedhealth Annual Flexible Savings Plans

	flexiFED 4, GRID, Elect	flexiFED 3, GRID, Elect
M	R 15 012	R11 220
M+1	R 28 716	R21 492
M+2	R33 240	R26 004
M+3	R37 752	R29 988
	flexiFED 2, GRID, Elect	flexiFED 1, Elect
M	R9 828	R6 540
M+1	R18 588	R11 664
M+2	R23 100	R16 188
M+3	R26 004	R18 576
flexiFED Savvy		
Family	R6 000	

**Fedhealth count a maximum of four family members when allocating the Annual Savings. If members join after January, you won't get the full amount because it is calculated by counting the remaining months in the year. Flexible Savings are repaid in over a 12-month period.*

2024 Annual Threshold Levels

	Maxima PLUS	Maxima EXEC
M	R20 800	R18 100
AD	R16 200	R13 800
Child	R5 600	R4 700

	flexiFED 4, GRID, Elect	flexiFED 3, GRID, Elect
M	R18 500	R7 000
M+1	R33 700	R13 000
M+2	R38 200	R14 800
M+3	R42 700	R17 400
	flexiFED 2, GRID, Elect	flexiFED 1, ELECT
M	R 5 800	R5 100
M+1	R10 700	R 8 100
M+2	R12 100	R 9 900
M+3	R14 500	R11 800

Additional products

Fedhealth NexGen Gap Cover

NexGen Gap cover was exclusively created to compliment flexiFED Elect and flexiFED Savvy from R64,90 per month for individuals and R109 for families.

Gap benefits:

- Penalty co-payment and excess, limited to 1 per family per annum.
- MRI and CT Scan co-payment, limited to 1 per family per annum.
- Casualty Ward co-payment, limited to 1 per family per annum.
- Sports injury and accidental casualty, limited to R1 500 per policy per annum.

Medway Biologicare

A product that offers extra support to enable members to afford the latest recommended treatment and reduce the financial burden they may experience.

Benefits:

- Initial Cash payment of R100 000 on diagnosis of a defined cancer.
- An additional stated benefit of R300 000 on approval of a biological treatment plan. The benefit kicks in once the member's annual medical expenses shortfall benefit have been exhausted.
- Biological/Immunotherapy cancer treatment cover of up to R198 000.
- The product costs R209 per policy per month.

Gap Cover

Avoid **unexpected out of pocket expenses** by getting a Gap cover insurance. Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the appropriate Gap Cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Fedhealth, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

Click here to access the microsite: <https://eb.aon.co.za/transnet/>

Where do I get more information and who can I contact if I have any questions?

The Fedhealth Medical Scheme Call Centre can be contacted for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on arc@aon.co.za will also be available to provide advice on option selections for 2024.

Fedhealth Call centre: 0860 002 153

Fedhealth Website: www.fedhealth.co.za

Fedhealth Member app: Download from Google play or App Store

Must I complete an option change form?

If you want to change your option for 2024, then please notify your scheme in writing by no later than **30 November 2023** by completing the attached option change form. If none of the above applies to you, you do not need to do anything. If you do nothing, then you will remain on your current option for 2024.

It is important to note that no late changes will be accepted.

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We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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