

# Aon Member Letter

## Fedhealth Medical Scheme 2025

### Dear Aon Client

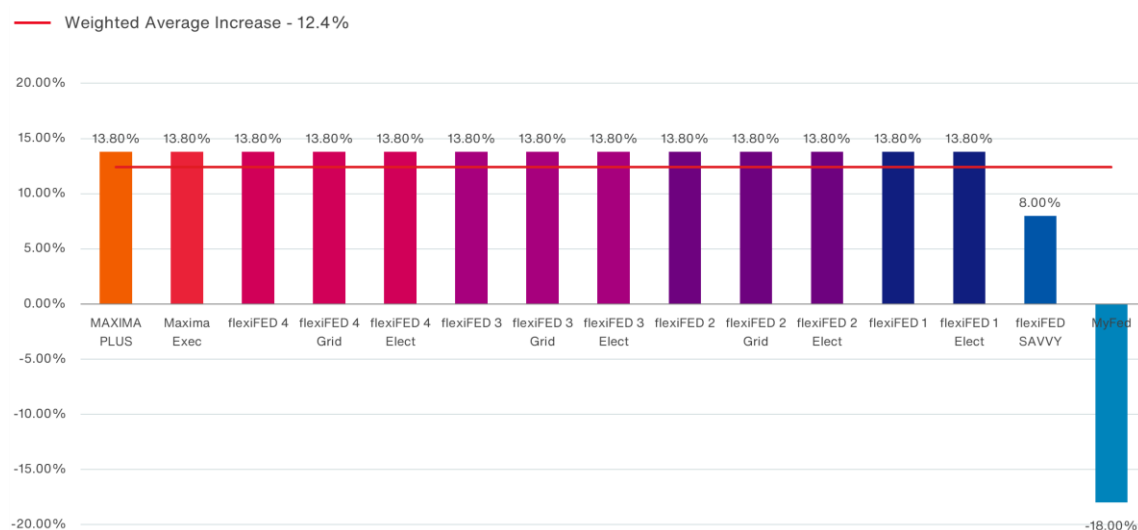
At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Fedhealth Medical Scheme, which has been developed to provide you with essential information to make better decisions regarding your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

It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2025.

The information provided in this letter is a summary of changes within the Fedhealth options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. Please find link on page 5.

### Benefits and Contributions Update for 2025

#### What is the contribution increase for 2025?



## Key Benefit changes

- myFED- Income bands restructured to 4 income bands which will result in a 18.9% reduction in contributions for some members.
- Chronic medication – Acute to Basic Formulary on GRID & Elect
- myFED and Savvy Chronic members must use Pharmacy Direct/Clicks Courier/Dischem Courier to obtain their chronic medicine or else a 25% co-payment will apply.
- Take home medication – 7 days' supply limited to R400 per admission on all options.
- SOS call me – benefit removed.

## Benefit Enhancements

- flexiFED 1,2,3 & 4 - Vision Screening in neonates for Retinopathy of prematurity - limited to 2 consults for babies under 1.5kgs or born before 33 weeks
- 1 HPV PCR Test every 3 years, payable from risk for women who are HIV positive.
- Annual AI retinal screening of diabetic members who are over the age of 12
- Increases to rates paid to non-network providers.
- Weight management programme benefits now available annually with addition of GP consults and specific pathology tests.
- Immunisations will be covered on myFED as per Expanded Programme on Immunization (EPI), if on the acute formulary
- Introduction of elective C- Section on flexiFED Savvy with a R 9 050 co-payment

## Limit Increases

- 5.2% to 5.4% increase in Fedhealth Savings limits
- Co-payment increasing by between 5.2% and 6.6%.
  - Threshold levels increasing by between 5.8% and 6.8% on flexiFED 1,2 and 4
  - Threshold levels increasing by 12% for main member only on flexiFED 3 and an average of 6.2% for a family

## Benefit Reductions

Removal of Tonsillectomies and adenoidectomies on flexiFED 1

Introduction of a 20% co-payment once in Threshold for the nominated network GP benefit- flexiFED 1,2,3,4

## myFED

- In-hospital specialised radiology reduced from per beneficiary to family limit of R15 030 per annum
- PMB level of care for In-hospital psychiatric hospitalisation
- Weight management programme removed.

## Value Added Benefits:

Sanlam rewards Programme aims to reward Healthy Living by incentivising members through integrated solutions and digitalisation. To be launched in 2025.

Members will receive instant rewards for healthy choices, lifestyle benefits and personalised incentives including vouchers for Vida e, Nike, iStore and Vodacom and more. It includes travel and reward benefits as well as discounts on Sanlam gap cover and primary care.

For more information on the changes to the Fedhealth options in terms of benefits and contributions – please refer to the Microsite.

## 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

We have pleasure in sharing the Aon on-line microsite platform for Fedhealth Medical Scheme, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

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

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### **How do I discuss my personal circumstances?**

If you cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

### **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 on 0860 002 153 or WhatsApp 060 070 2479 for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2025.

### **Fedhealth option change?**

Please notify Fedhealth in writing by no later than 30 November 2025 by completing the attached option change form OR click here to complete form [here](#) via Docusign. Completed option change forms to be submitted to [renewal@fedhealth.co.za](mailto:renewal@fedhealth.co.za)

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

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

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](http://www.aon.co.za)

## Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better— to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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