

Q&As FOR MIGRATION TO FEDHEALTH

1. When will I get my new Fedhealth membership number and card?

As soon as you elected your option on myWorkspace and completed the online Fedhealth application form you will be issued with your new membership number. You will receive your membership card via e-mail or SMS.

2. What will happen if myself or one of my dependants are undergoing medical treatment that will continue into the new year. How is that going to work?

The grandfathering clause will accommodate your current medical treatment, provided you select the mapped option, the buy-up option or the elect version of the mapped option. Grandfathering does not apply to the buy-down option. It is imperative that you complete the online Fedhealth application form and indicate any/all pre-existing conditions for which you/your dependants are currently receiving treatment.

3. I am on a chronic medication prescription. Will this be transferred to my new Fedhealth plan?

The grandfathering clause will accommodate your chronic medication, provided you select the mapped option, the buy-up option or the elect version of the mapped option. Grandfathering does not apply to the buy-down option. It is imperative that you complete the online Fedhealth application form and indicate any/all chronic conditions for which you/your dependants are currently receiving medication.

4. What happens if my specialist is not on the Fedhealth network?

As part of the grandfathering clause, Fedhealth will accommodate your current specialist/hospital in 2025, provided you select the mapped option, the buy-up option or the elect version of the mapped option. Grandfathering does not apply to the buy-down option.

5. If I don't find a Fedhealth option that suits me and my family, may I switch to my spouse's/partners medical scheme?

Yes, you may move to your spouse/partners medical aid as the dependent member. Proof (medical aid membership certificate confirming you as the dependent member) will be required to be provided to the company and will need to be uploaded on your profile on MyWorkSpace. This is subject to a medical scheme audit/validation by the company from time to time.

6. Considering that you are moving us to Fedhealth, what happens to our savings from the previous medical scheme?

Any positive savings balance in your savings account will be transferred to your new scheme after four months of joining your new scheme, as per the Medical Schemes Act.

7. Will staff be allowed to stay on Fedhealth medical scheme if they retire?

Staff can remain on the scheme after retirement as a Direct Paying Individual member (Debit order payer).

8. What about my current benefit boosters?

Fedhealth does not offer a Benefit Booster. The Fedhealth option has a threshold and there are benefits that a member can access once they have reached their threshold such as unlimited GP consultations.

9. The gap cover claims process is quite cumbersome, is there any efforts being made to make this process simpler?

If you complete the online Fedhealth application form and select the gap cover, Aon will contact you to assist with your gap application. If you are currently a member of the Sanlam Gap cover, and you indicate it on the online application form, Fedhealth will ensure a seamless transition.

10. I just looked at the Sanlam Primary Care website, there are waiting periods of up to 6 months. Will this be waived?

If you qualify and join Sanlam Primary Care on 1 January 2025, no underwriting and waiting periods will be applicable.

11. Are those on Sanlam Primary Care also required to migrate to Fedhealth?

Sanlam Primary Care is still an alternative to medical scheme coverage for employees qualifying for Sanlam Primary Care (SPHI) under the R40 000 (TGP) and below threshold.

12. Will my maternity benefits continue in 2025 and can I stay with my current specialist?

There will be a grandfathering process to assist and provide cover for members who are currently pregnant and moving to the mapped option, buy-up option and elect version of the mapped option. The grandfathering will not be applied to the buy-down option.

13. Do I have to choose the mapping default plan? Can I choose another option / plan?

You can choose any option that suits your healthcare needs. If you require grandfathering, you must choose the mapped option, buy-up option or elect version of the mapped option to qualify for grandfathering.

14. Why must I complete the Fedhealth application form, I already provided consent?

The online application form is to ensure Fedhealth receives your most up to date information, including that of your current dependants.