

AON

Fedhealth Medical Scheme

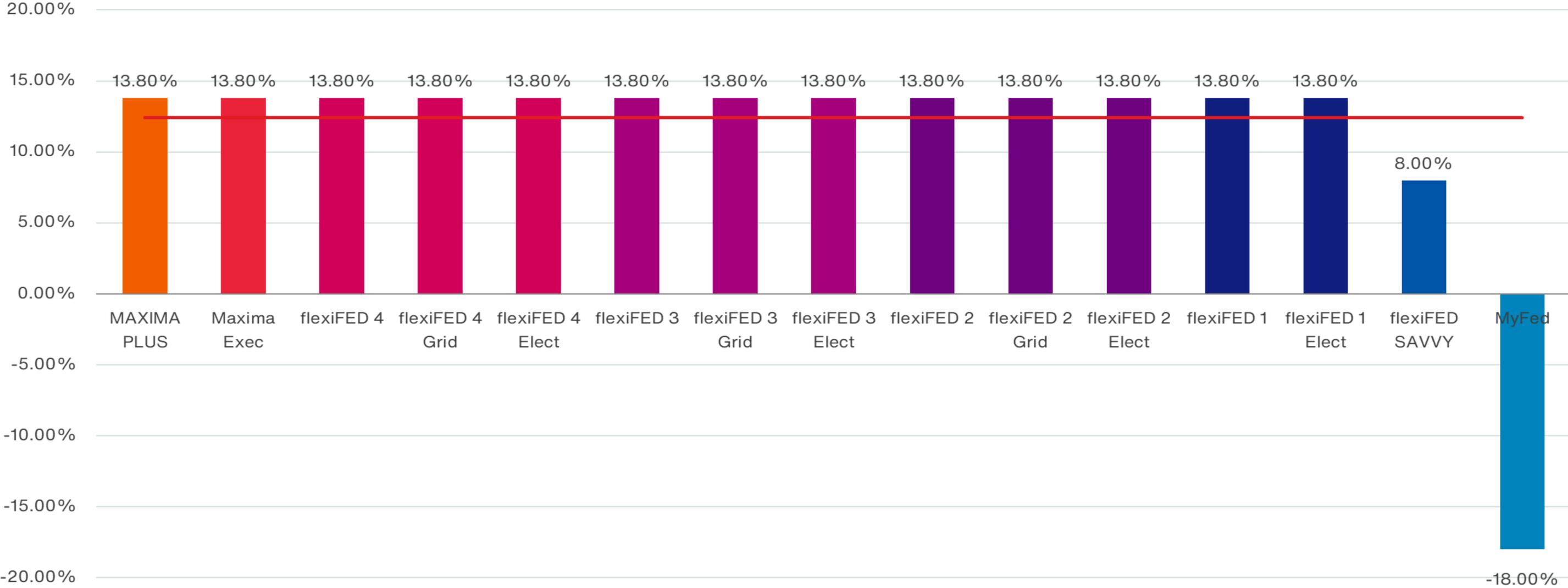
**Sanlam Healthcare
Partner**

Alert



2025 Contribution Increases

Average weighted increase - 12.4%



Source: Fedhealth Medical Scheme 2025 marketing material.

2025 Benefit changes

Enhanced Benefits:

- **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.
- Increase in access to cervical cancer screening for HIV positive females.
- AI retinal screening for diabetics now included.
- 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.

2025 Benefit changes

Limit Changes:

- 5.2% to 5.4% increase in Fedhealth Savings limits on maxiFED range.
- Co-payments increasing by between 5.2% and 6.6%.

Benefit Reduction

- Introduction of a 20% co-payment when in Threshold for consultation with network GP on all the flexiFED options
- flexiFED 4 option out of network GP when in Threshold is limited to 2 consultations

Key Benefit changes:

- myFED- Income bands restructured to 4 income bands which will result in an average reduction of 18.9% in contributions for members.
- Chronic medication – Acute to Basic Formulary added 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 day's supply limited to R400 per admission on all options.
- SOS Call Me benefit has been removed.

2025 Benefit changes

Value Added Benefits:

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

Should you require urgent assistance, please contact Aon Resolution Centre (0860 100 404) or email arc@aon.co.za

These are the salient benefit changes announced. More detailed information to follow in the member letter.

Contact Aon

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