

maxima basis 2010

A value for money option offering unlimited in-hospital benefits, out-of-hospital benefits through an Out-of-Hospital Expenses Benefit, and Safety Net, for individuals and young families who wish to have comprehensive hospitalisation benefits and some day-to-day cover.

In-Hospital Benefit

All costs for hospitalisation are covered from this benefit

| BENEFIT | COVER | LIMIT PER FAMILY PER YEAR |
|---|---------------------|---------------------------------------|
| Overall annual limit | | Unlimited |
| Prescribed Minimum Benefits | 100% of cost | Unlimited in provincial hospital only |
| Hospitalisation costs | Up to 100% of FR | Unlimited. |
| Co-payments applicable on the hospital bill only: | | |
| Arthroscopies, laparoscopies, colonoscopies, upper GI endoscopies | | R1 500 |
| Extraction of Wisdom teeth | | R2 500 |
| Hiatus Hernia | | R2 500 |
| Joint replacements | | R5 000 |
| Alternatives to hospitalisation | Up to 100% of FR | Unlimited |
| Ambulance Services | 100% of cost | Unlimited with Europ Assistance |
| Appliances, external accessories, orthotics, blood, blood equivalents and blood products | 100% of cost | Unlimited |
| Auxiliary services (occupational therapy), consultations and visits, maternity, pathology, physical therapy (physiotherapy and biokinetics), radiology, surgical and non-surgical procedures and tests | Up to 100% of FR | Unlimited |
| Dentistry: Maxillo-facial surgery | Up to 100% of FR | Unlimited, subject to approval. |
| Emergency treatment in a casualty ward | Up to 100% of NHRPL | Unlimited |
| Female Health Benefit: Oral Contraceptives | Up to 100% of MPL | Unlimited |
| Immune deficiency related to HIV infection | Up to 100% of NHRPL | Unlimited |
| Hospice care | Up to 100% of NHRPL | R12 370 |
| Oncology including specialised medication | Up to 100% of FR | R206 000 |
| Organ transplant including immunosuppression medication | Up to 100% of NHRPL | R206 000 |
| Post-hospitalisation benefit | Up to 100% of NHRPL | 30 days after discharge |
| Post-natal midwifery benefit | Up to 100% of NHRPL | 4 days |
| Prostheses: | | |
| Internal | 100% of cost | R13 000 |
| External | 100% of cost | R8 913 |
| Psychiatric Services | Up to 100% of FR | R17 250 |
| Renal dialysis (chronic): Haemodialysis and peritoneal dialysis | Up to 100% of NHRPL | R206 000 |
| Specialised medication benefit | 100% of cost | R120 000 |
| Take-out medicines | Up to 100% of MPL | 7 days medication per hospital event |

Day-to-Day Benefit

Day-to-day expenses such as GP and dentist visits, and medication are covered from available funds in your Out-of-Hospital Expenses Benefit (OHEB) and Savings Account. Limits may apply when calculating certain claims for accumulation to Safety Net. These limits will also apply for refunds from OHEB and Safety Net.

| BENEFIT | COVER | LIMIT PER YEAR |
|---|---------------------|---|
| Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc | Up to 100% of NHRPL | Subject to OHEB and Safety Net R7 595 per family per year before and after Safety Net. |
| Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication) | Up to 100% of NHRPL | Subject to OHEB Does not accumulate to or pay from Safety Net |
| Auxiliary services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthotics, podiatry, speech therapy and social workers | Up to 100% of NHRPL | Subject to OHEB and Safety Net Unlimited once Safety Net Level is reached |
| Dentistry (Advanced): Including oral surgery, osseo-integrated implants, orthognathic surgery and orthodontic treatment | Up to 100% of NHRPL | Subject to OHEB and Safety Net R4 828 per beneficiary per year, R14 484 per family per year before and after Safety Net |
| General Practitioners, dentistry (basic), radiology (general), pathology, mental health, specialists, physical therapy: physiotherapy, chiropractics and biokinetics | Up to 100% of NHRPL | Subject to OHEB and Safety Net Unlimited once Safety Net Level is reached |
| Maternity | Up to 100% of NHRPL | Subject to OHEB and Safety Net 2 antenatal scans per year before and after Safety Net |
| Optometry: Frames, single vision, bifocal, multifocal or special lenses, lens add-ons, contact lenses, Readers and optometric examinations | Up to 100% of NHRPL | Subject to OHEB and Safety Net R2 170 per beneficiary per year, R6 560 per family per year before and after Safety Net |
| Over-the-counter medication | Up to 100% of MPL | Subject to OHEB and Safety Net R345 per beneficiary per year R690 per family per year before and after Safety Net. Included in prescribed medication limits |
| Prescribed medication | Up to 100% of MPL | Subject to OHEB and Safety Net R6 430 per beneficiary per year, R12 880 per family per year before and after Safety Net |
| Radiology (Specialised) | Up to 100% of NHRPL | Paid from the In-Hospital Benefits if pre-authorised |

Chronic Disease Benefit

Your medication for approved chronic diseases is covered from this benefit

| | |
|---|---|
| Cover | Up to 100% of MPL |
| Limit | R2 415 per beneficiary, subject to an overall limit of R4 828 per family per year |
| Formulary and Designated Service Provider | |
| Formulary: In-benefit (All 56 chronic conditions) Out-of-benefit (25 PMB conditions only) | Restrictive formulary Restrictive formulary |
| DSP: In-benefit (All 56 chronic conditions) Out-of-benefit (25 PMB conditions only) | Medi-Rite Pharmacy Medi-Rite Pharmacy |
| HIV/AIDS medicine benefit including treatment for mother-to-child transmission, rape and post-exposure prophylaxis | |
| Cover | Up to 100% of MPL |
| Limit | R18 000 per family per year |

Chronic Conditions

Addison's Disease, Angina, Ankylosing Spondylitis, Anorexia Nervosa, Asthma, Attention Deficit Disorder, Barrett's Oesophagus, Bipolar Mood Disorder, Bronchiectasis, Bulimia Nervosa, Cardiac Arrhythmias, Cardiomyopathy, Chronic Renal Failure, Congestive Cardiac Failure, Conn's Syndrome, Chronic Obstructive Pulmonary Disease, Emphysema, Chronic Bronchitis, Coronary Artery Disease, Crohn's Disease, Cushing's Syndrome, Deep Vein Thrombosis, Depression, Dermatomyositis, Diabetes Insipidus, Diabetes Mellitus type 1 and 2, Epilepsy, Generalised Anxiety Disorder, Glaucoma, Gastro-Oesophageal Reflux Disease, Haemophilia, Hypercholesterolaemia with risk factors, Hypertension, Hypothyroidism, Ischaemic Heart Disease, Multiple Sclerosis, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Parkinson's Disease, Polyarteritis Nodosa, Post-Traumatic Stress Syndrome, Pulmonary Interstitial Fibrosis, Rheumatoid Arthritis, Schizophrenia, Scleroderma, Systemic Lupus Erythematosus, Thromboangitis Obliterans, Thrombocytopenic Purpura, Tourette's Syndrome, Ulcerative Colitis, Unipolar Mood Disorder, Valvular Heart Disease, Zollinger-Ellison Syndrome.

Prescribed Minimum Benefits

- In-benefit means that you have Chronic Disease Benefit limit available. Out-of-benefit means that you have exhausted your Chronic Disease Benefit limit.
- Non-compliance with DSP and/ or formulary requirements, as per your specific option will attract a co-payment of 40%. If this is in respect of a PMB condition, then the co-payment is not refundable from savings.

Safety Net Benefit

The Safety Net Benefit pays for certain day-to-day expenses once OHEB and Savings have been depleted and your claims have accumulated up to the required level. Your Safety Net level is reached through the accumulation of your claims paid from OHEB, Savings and your own pocket through the year at MPL and NHRPL tariffs. Where limits apply, expenses will only accumulate up to this limit and this limit will also apply to refunds from Safety Net. A 20% co-payment will apply to all claims paid from the Safety Net Benefit.

* FR - Fedhealth Rate * NHRPL - National Health Reference Price List * MPL - Medicine Price List

Fedhealth Rate - this is the reimbursement rate for all treatment received in -hospital. The maximum rate at which these treatments are reimbursed on Maxima Basis is up to 200% of NHRPL. However, a number of procedures required as a result of accident or injury as well as natural maternity deliveries, will be covered up to 300% of NHRPL.

2010 MAXIMA BASIS CONTRIBUTIONS TABLES AND BENEFIT VALUES

Maxima BASIS
Including OHEB

Contribution Table

| | Risk | Savings | Total |
|-----------------|-------|---------|-------|
| Member | 1 316 | 0 | 1 316 |
| Adult Dependant | 1 118 | 0 | 1 118 |
| Child Dependant | 395 | 0 | 395 |

Rate Example

| Total Contribution |
|--------------------|
| M = 1 316 |
| M+AD= 2 434 |
| M+AD+C= 2 829 |
| M+AD+2C= 3 224 |
| M+AD+3C= 3 619 |
| M+C= 1 711 |

Day-to-Day Benefits

| Annual Benefits |
|-----------------|
| M = 2 160 |
| M+AD= 3 780 |
| M+AD+C= 4 000 |
| M+AD+2C= 4 220 |
| M+AD+3C= 4 440 |
| M+C= 2 380 |

Annual OHEB

| Member | Adult | Child |
|--------|-------|-------|
| 2 160 | 1 620 | 220 |

Annual Safety Net

| Member | Adult | Child* |
|--------|-------|--------|
| 7 720 | 5 900 | 2 050 |

M = Member AD = Adult Dependant C = Child Dependant

*Up to a maximum of three children

uniquely fedhealth

Specialised radiology

Fedhealth covers specialised radiology, for example MRI and CT scans, from Risk irrespective of whether the procedure is performed in or out of hospital

Emergency treatment

Treatment for trauma at a casualty ward, for example stitches and broken bones, is covered from Risk even if the patient is not admitted to hospital

Take-out medicines

Fedhealth pays for up to seven days of medication received on discharge from hospital from Risk

30-day post-hospitalisation benefit

To protect your day-to-day benefits, the scheme provides for certain related treatment up to 30 days after discharge from hospital to be paid from Risk. This includes physiotherapy, occupational therapy, radiology and pathology, x-rays and oxygen

Procedures performed in day wards

More than 60 procedures that can safely be performed in day wards, day clinics and the doctor's rooms are also covered from the In-Hospital Benefit and not Day-to-Day Benefits, for example vasectomies, diagnostic laparoscopies and gastroscopies

adding real value...

- Your financially dependent children are covered at the child rate until they turn 27
- Claims for injuries sustained due to your participation in either a professional sport or hazardous pursuit are covered without exclusions
- Fedhealth provides the relevant support for members living with AIDS, diabetes, cancer and cardiac disease through our disease management programmes
- Comprehensive medical assistance is provided by Europ Assistance
- Interest free loans for reconstructive and cosmetic surgery
- Fedhealth Baby - a comprehensive maternity programme
- Working in Africa – medical evacuation for South African contract workers in Africa
- Trauma counselling benefit for emotional and practical support
- Free accidental injury cover for cats and dogs provided by Petsure

This summary is for information purposes only and does not supersede the Rules of the Scheme. In the event of any discrepancy between the summary and the Rules, the Rules will prevail. A copy of the Rules is available on request.

Customer Call Centre 0860 002 153 Broker Call Centre 0860 737 8423 www.fedhealth.co.za