

maxima core 2010

A cost-effective option for healthy, low-risk individuals who need hospital cover and limited out-of-hospital benefits. A Savings Account offers maximum control and flexibility over day-to-day healthcare expenses.

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
Inguinal 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	No benefit
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	R162 750
Organ transplant including immunosuppression medication	Up to 100% of NHRPL	R162 750
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	R195 300
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 Savings 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 Savings 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 Savings 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 Savings 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 Savings and Safety Net Unlimited once Safety Net Level is reached
Maternity	Up to 100% of NHRPL	Subject to Savings 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 Savings 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 Savings
Prescribed medication	Up to 100% of MPL Safety Net	Subject to Savings and Safety Net R6 430 per beneficiary per year, R12 880 per family per year before and after
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	R1 207 per beneficiary, subject to an overall limit of R2 415 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	R5 950 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 Core 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 CORE CONTRIBUTIONS TABLES AND BENEFIT VALUES

Maxima CORE
Including Savings

Contribution Table

	Risk	Savings	Total
Member	1 014	15	1 029
Adult Dependant	862	14	876
Child Dependant	355	5	360

Rate Example

Total Contribution
M = 1 029
M+AD= 1 905
M+AD+C= 2 265
M+AD+2C= 2 625
M+AD+3C= 2 985
M+C= 1 389

Day-to-Day Benefits

Annual Benefits
M = 180
M+AD= 348
M+AD+C= 408
M+AD+2C= 468
M+AD+3C= 528
M+C= 240

Annual Safety Net

Member	Adult	Child*
7 720	5 900	2 050

*Up to a maximum of three children

M = Member AD = Adult Dependant C = Child Dependant

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.

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