

FEDHEALTH VALUE PROPOSITION

Fedhealth Medical Scheme has been offering South African families affordable, quality healthcare since 1936, and prides itself on a flexible option range with unique benefits that give members even more value for money. With a AA- Global Credit Rating retained for 14 consecutive years, and reserves way above the required 25%, Fedhealth is a stable scheme that's there for its members when they need it.

4 COMPELLING WAYS IN WHICH FEDHEALTH MEDICAL SCHEME OFFERS YOUR CLIENTS MORE:

1. *Create your aid.*

Fedhealth's Create-your-aid approach allows your clients to create and control their medical aid through **three simple steps** so that it is customised to their unique needs, life stage and pocket.



2. MediVault


Fedhealth uses the revolutionary MediVault and Wallet to pay for day-to-day benefits.

- Your clients can either select **no day-to-day benefits**, in essence a hospital plan, OR select **upfront day-to-day benefits**, so they know exactly what they will pay every month. This is exactly the same as the amount of their Savings on other schemes, and they will also have one deduction every month like they would on any other Savings option from any other medical scheme. Choosing this option makes comparing Fedhealth's flexiFED range to other schemes much easier.
- When your clients **choose to control their own day-to-day benefits** however, they enjoy the full flexibility of the MediVault. It gives them control over their monthly medical aid costs – they only pay back the day-to-day benefits they use over 12 months. So if they don't mind a little extra admin... this is their chance to be in full control over how much they pay for their day-to-day benefits.




3. Save 11 or 25% every month with GRID and Elect

WITH FEDHEALTH, YOUR CLIENTS CAN CHOOSE BETWEEN TWO OPTIONAL VARIANTS FOR A SUBSTANTIAL REDUCTION IN THEIR MONTHLY MEDICAL AID COSTS:



GRID

In exchange for 11% off their monthly contribution, your clients must use one of the more than 100 Fedhealth GRID network hospitals countrywide for all planned procedures. This doesn't apply to emergencies. With the addition of MediClinic hospitals to the Fedhealth network, your clients will have even more quality network hospitals to choose from in 2022!



Elect

To get 25% off their monthly contribution, your clients pay a R13 000* co-payment on all planned hospital procedures at any private hospital. This doesn't apply to emergencies. Younger, healthier clients who do not foresee any elective surgeries in the near future can really benefit from this discount.

4. Sanlam Gap Cover

To help your clients on Elect variants pay for any R13 000* co-payment that arises from planned hospital procedures, they can take up Sanlam Gap Cover from as little as R233 p/m for a single member, or R409 p/m for a family. Plus, since there is often a large and costly difference between what a specialist charges in-hospital and what the medical aid will cover, Sanlam Gap Cover will help protect your clients against funding these shortfalls from their pockets.



For more about customised medical aid offered by Fedhealth and how it can benefit your clients, please talk to:

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COAST

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