

# unique benefits

Our benefits are practical and tangible, ensuring that Blue Door members get absolute value for money.

## Benefits unique to Fedhealth:

- **Child rates for financially dependent children up to 27 years** of age
- **Upgrades to higher options any time of the year** within 30 days of diagnosis of a dread disease, or in the case of a life changing event. *\*New contributions will apply*

## Where we pay more from Risk than other schemes:

- **Unlimited hospitalisation** at Blue Door Network Hospitals
- **7 days of take-home medication.**
- **Specialised radiology** up to R21 900 per family in and out of hospital

## How we add value:

- **Emergency medical transport** anywhere in SA through Europ Assistance
- The **Fedhealth Baby Programme** that offers education, support, incredible giveaways and the support of a Doula during labour
- **24-Hour Fedhealth Nurseline**
- **FREE trauma counselling** for practical and emotional support
- **Comprehensive HIV/AIDS and other disease management programmes.**

# contributions

Household income per month	Member	Adult Dependant	Child Dependant
< 5 000	504	418	240
5 001 - 8 200	639	528	308
8 201 - 10 000	897	744	339
10 001 - 11 760	1 140	893	440
11 761 →	1 545	1 339	582

**Customer Contact Centre 0860 002 153**

This document is a summary 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.

# 2014

member guide



blue door



**FEDHEALTH**

## major medical benefit

All costs for hospitalisation are covered from this benefit from the first day of hospitalisation in a public or network private hospital and must be pre-authorised

BENEFIT	COVER	LIMIT PER FAMILY PER YEAR
<b>Overall annual limit (OAL)</b>	Unlimited at network hospitals only. 40% co-payment on voluntary use of non-network hospital	
<b>Healthcare Professional Tariff Specialists tariff</b> - Fedhealth Specialist Partners - Non-Fedhealth Specialist Partners <b>Other Healthcare Professionals including GPs</b>	Covered at cost Up to 100% of FR Up to 100% of FR	Unlimited Unlimited Unlimited
<b>Prescribed Minimum Benefits (PMBs)</b>	Unlimited in state hospitals	
<b>Hospitalisation costs</b> Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items	Negotiated tariff	Unlimited at network hospitals only. 40% co-payment on voluntary use of non-network hospital
<b>Alternatives to hospitalisation</b> Acute facilities and rehabilitation facilities (Does not include Hospice)	Negotiated tariff	Unlimited at PMB level of care
<b>Ambulance services</b>	Negotiated tariff	Unlimited with Europ Assistance
<b>Appliances, external accessories, orthotics, blood, blood equivalents and blood products</b>	100% of cost	Unlimited
<b>Physical therapy</b> Physiotherapy and biokinetics	Up to 100% of FR	Unlimited
<b>Immune deficiency related to HIV infection</b> - Hospitalisation - Anti-retroviral and related medication - Related pathology	Up to 100% of FR	Unlimited at PMB level of care
<b>Maternity</b>	Up to 100% of FR	R29 500 per maternity event with a limit of R43 600 per family, per year. Elective Caesarean Sections subject to a 40% co-payment
<b>Oncology</b>	Up to 100% of FR	PMBs only at ICON*
<b>Organ, tissue and haemopoietic stem cell transplant including immunosuppression medication</b>	PMBs only in state facilities	
<b>Pathology and medical technology</b>	Up to 100% of FR	Unlimited
<b>Prostheses</b> - Internal - External	PMBs only in state facilities PMBs only in state facilities	
<b>Psychiatric services</b>	See Healthcare Professional Tariff	R7 170
<b>Radiology</b> - General - Specialised	Up to 100% of FR Up to 100% of FR	Unlimited R10 900 per beneficiary, subject to an overall limit of R21 900 per family per year
<b>Renal dialysis (chronic)</b> Haemodialysis and peritoneal dialysis	PMBs only in state facilities	
<b>Take-out medicines</b>	7 days medication per hospital event at MPL*	

\*MPL - Medicine Price List \*ICON - Independent Clinical Oncology Network FR - Fedhealth Rate

## day-to-day benefit

Day-to-day benefits provided through the contracted Blue Door GP Network

BENEFIT	COVER	LIMIT PER FAMILY PER YEAR
<b>General Practitioners (GP)</b>		
- Contracted	Agreed tariff	Unlimited at contracted GP. Limited to 2 psychiatric consultations
- Not contracted	Limited to tariff for contracted GPs	A maximum of 2 consultations
<b>Specialists</b>		
- Fedhealth Specialist Partners	At cost	2 x specialist consultations per family per year. Must be referred by GP
- Non-Fedhealth Specialist Partners	Up to 100% of FR	
<b>Dentistry (Basic)</b>		
Removal of teeth and roots and suturing of traumatic wounds. Oral medical procedures: diagnosis and treatment of oral and associated conditions, plastic dentures and dental technicians fees for all such dentistry	Agreed tariff	Subject to a contracted list of dentists and limited to a list of approved procedures and dental tariff codes. Plastic dentures limited to one set per family every two years
<b>Mental health</b>		No benefit
<b>Optometry</b>	Agreed tariff	Subject to ISO Leso* network optometrists. Frame to the value of R173 or R173 off any other frame 1 pair of single vision white CR39 lenses or 1 pair of bifocal white CR39 lenses 1 comprehensive consultation This benefit is available in a 2 year benefit cycle
<b>Over-the-counter medication</b>		No benefit
<b>Maternity</b>	Up to 100% of FR	2 x 2D scans per beneficiary per maternity event
<b>Pathology</b>	Up to 100% of FR	Unlimited subject to basic protocols and limited list of tests & procedures. Must be referred by contracted GP
<b>Prescribed medication</b>	Up to 100% of MPL*	Unlimited for formulary medication as prescribed or dispensed by contracted GP
<b>Physiotherapy</b>		No benefit
<b>Radiology</b> - General  - Specialised (in and out of hospital)	Up to 100% of FR  Up to 100% of FR	Unlimited subject to basic protocols and a limited list of tests and procedures. Must be referred by contracted GP  R10 900 per beneficiary, subject to an overall limit of R21 900 per family per year

Agreed tariff - the service fee as agreed to by the Scheme with the healthcare professional

\*ISO Leso - 0860 10 30 50

\*MPL - Medicine Price List

FR - Fedhealth Rate

## chronic disease benefit

Medication for approved chronic diseases is covered from this benefit

<b>Limit</b>	Unlimited
<b>Conditions covered</b>	25 Chronic Conditions below
<b>Formulary</b>	Restrictive formulary
<b>Designated Service Provider (DSP)</b>	Medi-Rite pharmacy

### HIV/ AIDS MEDICINE BENEFIT INCLUDING TREATMENT FOR MOTHER-TO-CHILD TRANSMISSION, RAPE & POST-EXPOSURE PROPHYLAXIS

<b>Limit</b>	Unlimited
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Non-compliance with DSP and/ or formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price, and the maximum negotiated dispensing fee. Where the dispensing fee has not been negotiated, a maximum dispensing fee of 26% / R26 will apply.

### 25 CHRONIC CONDITIONS

Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/ Emphysema/ Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis

# network hospitals

Please note that this list may change/expand during the year. Please contact the **Fedhealth Customer Contact Centre on 0860 002 153** or refer to the website for the latest Blue Door Network Hospital list

Hospital	Province	Suburb
Life Beacon Bay Hospital	Eastern Cape	East London
Netcare Cuyler Hospital	Eastern Cape	Uitenhage
Life Mercantile Hospital	Eastern Cape	Port Elizabeth
Port Elizabeth Provincial Hospital	Eastern Cape	Port Elizabeth
Life St James Hospital	Eastern Cape	East London
Uitenhage Hospital	Eastern Cape	Uitenhage
Horizon Eye Care Centre	Free State	Bloemfontein
Life Pasteur Hospital	Free State	Bloemfontein
Life Rosepark Hospital	Free State	Bloemfontein
Universitas Academic Hospital	Free State	Bloemfontein
Netcare Vaalpark Hospital	Free State	Sasolburg
Welkom (Bongani) Provincial Hospital	Free State	Welkom
Netcare Kroon	Free State	Kroonstad
Mediclinic Welkom	Free State	Welkom
Clinix Botshelong-Empilweni Private Hospital	Gauteng	Vosloorus
Netcare Bougainville Hospital	Gauteng	Pretoria West
Life Brenthurst Clinic	Gauteng	Parktown
Life Carstenhof Clinic	Gauteng	Midrand
Charlotte Maxeke Hospital	Gauteng	Parktown
Chris Hanani Baragwanath Hospital	Gauteng	Soweto
Netcare Clinton Hospital	Gauteng	Alberton
Cormed Clinic	Gauteng	Vanderbijlpark
Life Dalview Clinic	Gauteng	Brakpan
Daxina Private Hospital	Gauteng	Lenasia
Lenmed Private Hospital	Gauteng	Lenasia
Lesedi Private Hospital	Gauteng	Soweto
Leslie Williams Memorial Hospital	Gauteng	Carletonville
Netcare Linmed Hospital	Gauteng	Benoni
Louis Pasteur Hospital	Gauteng	Pretoria
Midvaal Private Hospital	Gauteng	Vereeniging

Hospital	Province	Suburb
Clinix Naledi-Nkanyezi Private Hospital	Gauteng	Sebokeng
Life Robinson Private Hospital	Gauteng	Randfontein
Life Roseacres Clinic	Gauteng	Primrose
Clinix Selby Park Hospital	Gauteng	Selby
Steve Biko Academic Hospital (Pretoria Academic)	Gauteng	Pretoria
TK Maternity Services Hospital	Gauteng	Katlehong
Clinix Tshepo-Themba Private Hospital	Gauteng	Soweto
Zamokhule Private Hospital	Gauteng	Tembisa
Addington Hospital	Kwa-Zulu Natal	Durban
Life Chatsmed Garden Hospital	Kwa-Zulu Natal	Chatsworth
City Hospital	Kwa-Zulu Natal	Durban
Life Empangeni Garden Clinic	Kwa-Zulu Natal	Empangeni
Isipingo Hospital	Kwa-Zulu Natal	Isipingo
Netcare Kokstad Private Hospital	Kwa-Zulu Natal	Kokstad
La Verna Hospital	Kwa-Zulu Natal	Ladysmith
Life Mount Edgecombe Hospital	Kwa-Zulu Natal	Phoenix
Mediclinic Newcastle Hospital	Kwa-Zulu Natal	Newcastle
Newcastle Provincial Hospital	Kwa-Zulu Natal	Newcastle
Mediclinic Victoria Private Hospital	Kwa-Zulu Natal	Tongaat
Mediclinic Limpopo	Limpopo	Polokwane
Mediclinic Tzaneen	Limpopo	Tzaneen
Mediclinic Thabazimbi	Limpopo	Thabazimbi
Life Cosmos Hospital	Mpumalanga	Witbank
Life Midmed Hospital	Mpumalanga	Middleburg
Mediclinic Barberton	Mpumalanga	Barberton
Mediclinic Nelspruit	Mpumalanga	Nelspruit
Mediclinic Brits	North West	Brits
Mediclinic Legae	North West	Rossllyn
Life Anncron Clinic	North West	Klerksdorp
Mooimed Private Hospital	North West	Potchefstroom

Hospital	Province	Suburb
Life Peglerae Hospital	North West	Rustenburg
Itokolle-Victoria Private Hospital	North West	Mafikeng
Mediclinic Kathu	Northern Cape	Kathu
Mediclinic Kimberley	Northern Cape	Kimberley
Mediclinic Upington	Northern Cape	Uitenhage
Life Bay View Private Hospital	Western Cape	Mossel Bay
Melomed Bellville Medical Centre	Western Cape	Bellville
Netcare Blaauwberg Hospital	Western Cape	Blaauwberg
Mediclinic Cape Gate	Western Cape	Brackenfell
Ceres Private Hospital	Western Cape	Ceres
Melomed Gatesville Medical Centre	Western Cape	Athlone
Groote Schuur Hospital	Western Cape	Cape Town
Mediclinic Hermanus	Western Cape	Hermanus
Karl Bremmer Hospital	Western Cape	Bellville
Netcare Kuils River Hospital	Western Cape	Kuils River
Melomed Mitchells Plain Medical Centre	Western Cape	Mitchells Plain
Paarl Hospital	Western Cape	Paarl
Mediclinic Paarl	Western Cape	Paarl
Red Cross War Memorial Children's Hospital	Western Cape	Rondebosch
Mediclinic Stellenbosch	Western Cape	Stellenbosch
Stellenbosch Provincial Hospital	Western Cape	Stellenbosch
Swartland Hospital	Western Cape	Malmesbury
Tygerberg Hospital	Western Cape	Bellville
Victoria Hospital	Western Cape	Wynberg
Vredenburg Hospital	Western Cape	Vredenburg
Vredendal Hospital	Western Cape	Vredendal
Life West Coast Private Hospital	Western Cape	Vredenburg
Worcester Hospital	Western Cape	Worcester
Mediclinic Worcester	Western Cape	Worcester