



Blue Door Plus at a glance

- Unlimited hospitalisation at Fedhealth Network Hospitals
- Day-to-day cover
- Chronic cover

Our family always welcomes more members

One of the best things about families is the unconditional love and support they offer, as well as the willingness to welcome more members to the fold.

Take Blue Door Plus for example. Through this affordable, entry-level option we extend our quality healthcare to previously uncovered, lower-income employees to ensure that their health and wellness needs are met. It's an excellent option for companies to offer their staff who've never had medical cover before – and is competitively priced for superb value for money.

Allow Blue Door Plus to welcome your employees into the Fedhealth family – with care they can trust!

Blue Door Plus



Ideal for:

- Previously uncovered employees



What's in it for you?

- Affordable medical aid with no Overall Annual Limit
- Unlimited FP visits at a **nominated** contracted FP
- Unlimited prescribed medication at contracted Blue Door Plus FPs
- Generous cover for specialised radiology (up to 100% of the Fedhealth Rate) in-hospital
- Emergency transport in the case of an accident
- Basic cover for dentistry and optometry



Cost

Household income per month	Member	Adult dependant	Child dependant
< R5 000	R690	R572	R328
R5 001 - R8 200	R875	R723	R422
R8 201 - R10 000	R1 227	R1 018	R464
R10 001 - R11 760	R1 559	R1 222	R602
R11 761+ -	R2 114	R1 832	R796



Major Medical Benefit

- No overall annual limit
- Unlimited at Fedhealth Network Hospitals only. A **40% co-payment** will apply if you choose to use a non-network hospital
- If you use Fedhealth Network FPs and Specialists, you will be covered unlimited **at cost**
- If you use out-of-network specialists and FPs, the Scheme will cover you up to **100% of the Fedhealth Rate** and any differences will have to be paid by you directly to the healthcare provider.

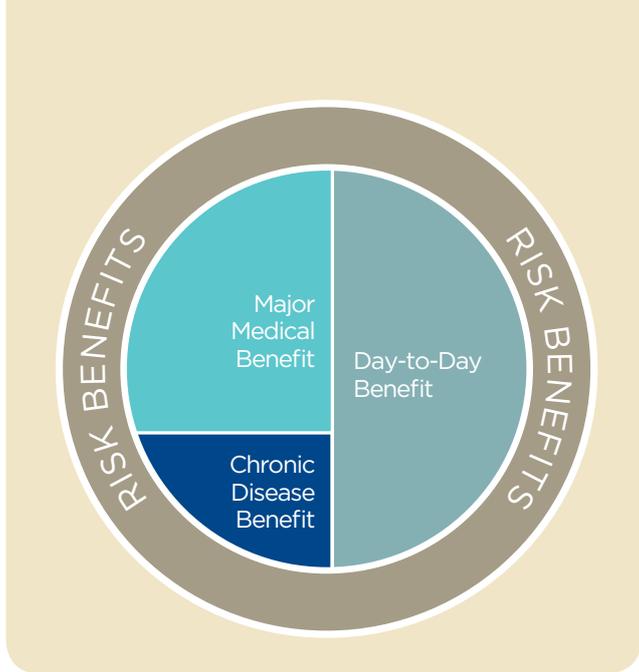
Prescribed Minimum Benefits (PMB)

Treatment for PMB conditions can be funded in two ways:

- 1) To have the treatment for your PMB conditions **covered in full**, you will have to use Fedhealth Network FPs and Specialists.
- 2) Should you choose not to use network providers, the Scheme will only **refund the treatment at 100% of the Fedhealth Rate** and you will have a co-payment. Should you not make use of a network hospital, a **40% co-payment** will apply.

Also included in the Major Medical Benefit are:

BENEFIT	ALL LIMITS PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED
Overall annual limit (OAL)	Unlimited at Fedhealth Network Hospitals only. A 40% co-payment on voluntary use of non-network hospitals will apply.
Healthcare Professionals in hospital - Fedhealth Network FPs and Specialists - Non-Fedhealth Network FPs and Specialists - Other Healthcare Professionals	Unlimited Covered at cost Covered at 100% of Fedhealth Rate Covered at 100% of Fedhealth Rate
Alternatives to hospitalisation - Acute facilities and rehabilitation facilities (does not include Hospice)	Covered up to PMB level of care
Ambulance services	Unlimited with Europ Assistance
Appliances, external accessories, orthotics	Covered up to PMB level of care
Blood, blood equivalents and blood products	Unlimited
Physical therapy (physiotherapy and biokinetics)	Unlimited
Immune deficiency related to HIV infection Hospitalisation Anti-retroviral & related medication Related pathology	Unlimited at PMB level of care



Maternity	R32 900 per maternity event with a limit of R48 700 per family per year. Elective Caesarean sections subject to a 40% co-payment.
Oncology Oncologists, haematologists and credentialed medical practitioners, consultations, visits, treatment and materials used in radiotherapy and chemotherapy at designated service provider* and subject to standard treatment protocols	PMBs only at ICON*
Organ, tissue and haemopoietic stem cell transplant and immunosuppression medication	PMBs only in state facilities
Pathology and medical technology	Unlimited
Prostheses and devices - Internal - External	PMBs only in state facilities PMBs only in state facilities
Psychiatric services	R8 010
Radiology - General - Specialised radiology	Unlimited R12 100 per beneficiary, subject to an overall limit of R24 400 per family per year
Renal dialysis (chronic) Haemodialysis and peritoneal dialysis, radiology and pathology. Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	PMBs only in state facilities
Take-out medicines	Up to 100% of MPL Limited to 7 days medication per hospital event

*Designated service provider is ICON - Independent Clinical Oncology Network

Fedhealth has an agreement with a list of facilities for this option. It's always best to use a facility in the network, as it means your hospital account is covered in full. If you use any other hospital, you will need to pay a 40% co-payment on the cost of the hospital account.

BLUE DOOR PLUS NETWORK HOSPITALS	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 Hani Baragwanath Hospital	Gauteng	Soweto
Netcare Clinton Hospital	Gauteng	Alberton
Cormed Clinic	Gauteng	Vanderbijlpark
Life Dalview Clinic	Gauteng	Brakpan
Lenmed Daxina Private Hospital	Gauteng	Lenasia
Clinix Ahmed Kathrada 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



We refer to General Practitioners (GP) as Family Practitioners (FP).

BLUE DOOR PLUS NETWORK HOSPITALS	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
Botshilu Private Hospital	Gauteng	Soshanguve
Addington Hospital	KwaZulu-Natal	Durban
Life Chatsmed Garden Hospital	KwaZulu-Natal	Chatsworth
City Hospital	KwaZulu-Natal	Durban
Life Empangeni Garden Clinic	KwaZulu-Natal	Empangeni
Isipingo Hospital	KwaZulu-Natal	Isipingo
Netcare Kokstad Private Hospital	KwaZulu-Natal	Kokstad
La Verna Hospital	KwaZulu-Natal	Ladysmith
Life Mount Edgecombe Hospital	KwaZulu-Natal	Phoenix
Mediclinic Newcastle Hospital	KwaZulu-Natal	Newcastle
Newcastle Provincial Hospital	KwaZulu-Natal	Newcastle
Mediclinic Victoria Private Hospital	KwaZulu-Natal	Tongaat
Mediclinic Lephalale	Limpopo	Lephalale
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
Clinix Phalaborwa Private Hospital	Mpumalanga	Phalaborwa
Mediclinic Brits	North West	Brits
Mediclinic Legae	North West	Rosslyn
Life Anncron Clinic	North West	Klerksdorp
Mooimed Private Hospital	North West	Potchefstroom
Life Peglerae Hospital	North West	Rustenburg
Clinix Itokolle-Victoria Private Hospital	North West	Mafikeng
Netcare Ferncrest Hospital	North West	Rustenburg
Lenmed Health Kathu Private	Northern Cape	Kathu
Mediclinic Gariep	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

BLUE DOOR PLUS NETWORK HOSPITALS	PROVINCE	SUBURB
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
Netcare Christiaan Barnard Memorial Hospital	Western Cape	Cape Town



Chronic Disease Benefit

Blue Door Plus offers unlimited cover for medication for all 25 PMB chronic conditions as well as HIV/Aids. Cover is subject to a basic formulary of approved medications which must be obtained from a Medi-Rite Pharmacy or Pharmacy Direct, our Designated Service Providers (DSP). A 40% co-payment will apply when using medication not on the list or for using any other pharmacy except Medi-Rite or Pharmacy Direct for the dispensing of your medication.

The following 25 chronic conditions are covered:

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

We believe that prevention is better than cure, and as such, Blue Door Plus gives you access to the following health risk assessments:

- 1 wellness screening (blood pressure, finger prick cholesterol and glucose tests) once a year for all members
- 1 preventative screening (waist-to-hip ratio, body fat %, flexibility, posture and fitness) once a year for all members





Day-to-Day Benefits

BENEFIT	ALL LIMITS PER FAMILY PER YEAR
Family Practitioners	
Contracted	Unlimited at contracted nominated FP subject to protocols and utilisation monitoring after 6 visits per beneficiary
Not contracted	Limited to 2 consultations per family
Specialists	
Fedhealth Network Specialists	2 specialist consultations per family per year. Must be referred by contracted FP
Non-Fedhealth Network Specialists	No benefit
Dentistry (basic) 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 technician's fees for all such dentistry	Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years
Female contraception	Oral contraceptives subject to the acute formulary
Mental health	See FP benefit. Limited to 2 psychiatric consultations per family
Optometry	Subject to ISO Leso network optometrists. Frame to the value of R182 or R182 off any other frame. 1 pair of single vision clear CR39 lenses or 1 pair of bifocal clear CR39 lenses. 1 comprehensive consultation. This benefit is available in a two-year benefit cycle
Over-the-counter medication	No benefit
Maternity	2 x 2D scans per beneficiary per maternity event
Pathology	Unlimited subject to basic protocols and limited list of tests and procedures. Must be referred by contracted medical practitioner
Prescribed medication	
Dispensing FP	Unlimited at Network FP
Non-dispensing medical practitioner (eg. Fedhealth Network Specialists, FPs and dentists)	Unlimited subject to acute formulary for all medical practitioners
Physiotherapy	No benefit
Radiology	
General	Unlimited subject to basic protocols and a limited list of tests and procedures. Must be referred by contracted medical practitioner
Specialised	No benefit



UNIQUE BENEFITS

Unique Benefits

There's nothing we won't do for our family! Our benefits are practical and tangible, to ensure that our Blue Door Plus family members get absolute value for money.

Taking care of our younger family members:

Child rates for financially dependent children up to the age of 27.

Where we pay more from Risk than other schemes:

Unlimited hospitalisation at Blue Door Plus Network Hospitals and State Hospitals

7 days of take-home medication

Specialised radiology up to R24 400 per family in hospital only.

Female health benefit - we pay for oral contraceptives, i.e. the Pill, subject to the acute formulary.

From our family, with love to you:

The Fedhealth Blue Door Plus Baby Programme with great giveaways

24-Hour Fedhealth Nurseline

FREE trauma counselling for practical and emotional support

Emergency transport/response through Europ Assistance

Comprehensive HIV/AIDS and other disease management programmes.

