

Welcome to
FedhealthmaxiFED
option rangemaxiFED
contributionsUnique set of benefits
paid from RiskUnlimited
Hospital coverScreening
benefitDoctor's room procedures
covered from the
in-hospital benefitmaxiFED
benefits

Get in touch

maxiFED day-to-day benefits

Under the day-to-day benefit, we cover services like physiotherapy and dentistry.

	maxima EXEC	maxima PLUS
Benefit	Limit per family per year	
Tariff	Up to the Fedhealth Rate	
Co-payments in Threshold	10% co-payment	No co-payment
Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc.	In and out-of-hospital: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 300 per family per year. (R4 860 sub-limit per beneficiary for foot orthotics)	Paid from Savings, OHEB and Threshold. R17 300 per family per year before and after threshold. (R4 860 sub-limit per beneficiary for foot orthotics)
Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication)	Paid from Savings. Does not accumulate to or pay from Threshold	Paid from Savings and OHEB. Does not accumulate to or pay from Threshold
Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy	In and out-of-hospital: Paid from Savings. Does not accumulate to Threshold. Paid from Threshold up to R19 400 per family per year	Paid from Savings, OHEB and Threshold. R19 400 per family per year before and after Threshold
Dentistry advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians	R8 270 per beneficiary per year, R24 700 per family per year before and after Threshold. Paid from Savings and Threshold	Paid from Savings, OHEB and Threshold. R8 270 per beneficiary per year, R24 700 per family per year before and after Threshold
Osseo-integrated implants, orthognathic surgery	Paid from Savings. Does not accumulate to or pay from Threshold	Paid from Savings and OHEB. Does not accumulate to or pay from Threshold
Dentistry (basic)	Paid from Savings and threshold. Unlimited once threshold is reached	Paid from Savings, OHEB and threshold. Unlimited once threshold is reached
General Practitioners		
Fedhealth Network GPs	Paid from Savings then unlimited from Risk. Once Savings is depleted, Fedhealth gives unlimited cover for GP consultations as long as the member uses a GP who is on the Network	Paid from OHEB then unlimited from Risk. Once OHEB is depleted, Fedhealth gives unlimited cover for GP consultations as long as the member uses a GP who is on the Network
Non-network GPs	Paid from Savings and Threshold. Does not accumulate to Threshold. Paid from threshold up to the Fedhealth Rate	Paid from Savings, OHEB and Threshold. Unlimited accumulation to and refund from Threshold up to the Fedhealth Rate
Maternity benefit	The following benefits are paid from Risk: 12 ante/ postnatal consultations with midwife, Network GP or Gynae; Antenatal classes to the value of R1 160 conducted by Private Nurses; 2 x 2D scans; 1 x amniocentesis Thereafter, paid from Savings and Threshold. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold	The following benefits are paid from Risk: 12 ante/ postnatal consultations with midwife, Network GP or Gynae; Antenatal classes to the value of R1 160 conducted by Private Nurses; 2 x 2D scans; 1 x amniocentesis Thereafter, paid from Savings, OHEB and Threshold. Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold

* Private nursing that falls outside the alternatives to hospitalisation benefit



Welcome to
FedhealthmaxiFED
option rangemaxiFED
contributionsUnique set of benefits
paid from RiskUnlimited
Hospital coverScreening
benefitDoctor's room procedures
covered from the
in-hospital benefitmaxiFED
benefits

Get in touch

maxiFED day-to-day benefits

	maxima EXEC	maxima PLUS
Optometry	Paid from Savings and Threshold. R3 740 per beneficiary per year, R11 400 per family per year before and after Threshold	Paid from Savings, OHEB and Threshold. R3 740 per beneficiary per year, R11 400 per family per year before and after Threshold
Over-the-counter medication	Paid from Savings only. Does not accumulate to or pay from Threshold	
Pathology & radiology	Paid from Savings and Threshold. Unlimited once Threshold is reached	Paid from Savings, OHEB and Threshold. Unlimited once Threshold is reached
Physical therapy: Chiropractics, biokinetics & physiotherapy	Paid from Savings. Does not accumulate to threshold. Paid from Threshold up to the Additional Medical Services limit of R19 400 per family per year	Paid from Savings, OHEB and Threshold. Unlimited once Threshold is reached
Prescribed medication	Paid from Savings and Threshold. R7 940 per beneficiary per year, R14 700 per family per year before and after Threshold	Paid from Savings, OHEB and Threshold. R11 060 per beneficiary per year, R22 010 per family per year before and after Threshold
Radiology specialised	Paid from Risk if authorised. First R2 810 for non-PMB MRI/ CT scans is for the member's account	Paid from Risk if pre-authorised
Specialists excluding psychiatrists		
Fedhealth Network Specialists	Paid from Savings and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached
Non-network Specialists	Paid from Savings and Threshold. Does not accumulate to Threshold. Paid at the Fedhealth Rate from Threshold. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and Threshold. Accumulation to and refund from Threshold at Fedhealth Rate only
Specialists: psychiatrists		
Fedhealth Network Psychiatrists	Paid from Savings. Does not accumulate to Threshold. Paid at cost from Threshold up to the Additional Medical Services limit of R19 400 per family per year. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and accumulation to and refund from Threshold at cost. Subject to Additional Medical Services limit of R19 400 per family per year before and after Threshold
Non-network Psychiatrists	Paid from Savings. Does not accumulate to threshold. Paid at the Fedhealth Rate from Threshold up to the Additional Medical Services limit of R19 400 per family per year. 10% co-payment if GP referral is not obtained	Paid from Savings, OHEB and accumulation to and refund from Threshold at the Fedhealth Rate. Subject to Additional Medical Services limit of R19 400 per family per year before and after Threshold

