

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

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maxiFED hospital cover

This benefit covers all treatments and procedures that have to be done in a hospital and that are covered by the maxiFED options.

	maxima EXEC	maxima PLUS
Benefit	All limits are per family per year unless otherwise specified	
Overall annual limit (OAL)	Unlimited at negotiated tariff Both maxiFED options cover all admissions at any private hospital except the following hospitals: Zuid-Afrikaans Hospital (City of Tshwane), Arwyp Medical Centre (Ekurhuleni), Busamed Modderfontein Private Hospital (City of Johannesburg), Hibiscus Hospital (Ugu), Mooimed Private Hospital (Dr Kenneth Kaunda), St Helena Private Hospital (Lejweleputswa), Capital Hospital (Durban), which will not be covered in full for 2024. Emergency treatment at these 7 hospitals, however, will be covered in full without a co-payment but elective procedures will attract a R8 400 co-payment.	
Healthcare Professional Tariff in-hospital (HPT)		
Fedhealth Network GPs and Specialists	Covered unlimited. Paid in full	
Non-network GPs	Paid up to the Fedhealth Rate	
Non-network Specialists	Paid up to 200% of the Fedhealth Rate	
Other Healthcare Professionals	Paid up to the Fedhealth Rate	Paid up to 300% of the Fedhealth Rate
Prescribed Minimum Benefits (PMB): Treatment for PMB conditions can be funded in two ways:	To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs and Specialists.	
	Should you choose not to make use of network providers, the Scheme will only refund treatment up to the Fedhealth Rate for non-network GPs and 200% of the Fedhealth Rate for non-network specialists. You will have a shortfall should the healthcare professional charge more	
Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus	Unlimited at negotiated tariff. Private ward cover when available for maternity admissions	
Additional medical services (dietetics, occupational therapy and 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	Unlimited subject to medical practitioner referral
Alternatives to hospitalisation:		
Nursing services, private nurse practitioners & nursing agencies	Unlimited at negotiated tariff	
Sub-acute facilities, physical rehabilitation facilities		
Appliances, external accessories and orthotics	In & 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)	Unlimited at cost



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Blood, blood equivalents and blood products	Unlimited	
Immune deficiency related to HIV infection	Unlimited (see HPT)	
Maxillo-facial surgery	Unlimited, subject to approval (see HPT)	Unlimited, subject to approval (see HPT)
Surgical extraction of impacted wisdom teeth	You pay a co-payment of R5 440 on the hospital bill	
In-hospital dentistry benefit for children under 7	We cover the hospital and anaesthetist. Dentist will be paid from day-to-day benefits	
Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology	R624 000 at preferred provider* and paid from Core protocol. DSP* above limit 25% co-payment applies where a DSP is not used.	Unlimited at preferred provider* and paid from Enhanced protocol
Reimbursement rate if you don't use preferred providers	Up to the Fedhealth Rate	Up to the Fedhealth Rate
Organ transplant including immunosuppression medication	R624 000 (See HPT)	Unlimited (see HPT)
Corneal graft	R36 300 per beneficiary	
Pathology, radiology (general)	Unlimited up to the Fedhealth Rate	
Physiotherapy	Unlimited subject to medical practitioner referral	
Psychiatric services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material	R35 800 (See HPT)	R45 100 (See HPT)
Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis	R624 000 up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used	Unlimited up to the Fedhealth Rate at Designated Service Provider (DSP). A 40% co-payment applies where a DSP provider is not used
Specialised Medication (e.g. biologicals) Benefit (oncology & non-oncology)	R194 600 at cost	R390 400 at cost
Specialised radiology	Unlimited at Fedhealth Rate. First R2 810 for non-PMB MRI/CT scans for the member's account	Unlimited at Fedhealth Rate
Spinal surgery	No benefit unless utilisation of Conservative Back & Neck Rehabilitation Programme has been completed. You pay a co-payment of R7 130 on the hospital bill	No benefit unless utilisation of Conservative Back & Neck Rehabilitation Programme has been completed
Terminal care benefit	R34 500 at Fedhealth Rate	

*ICON (Independent Clinical Oncology Network)

