



This makes us REAL

Giving each individual within every kind of company access to quality healthcare.

Striving to deliver the best for our members is what keeps us real year after year. It's this commitment to our philosophy that has allowed us to post some of the best results in 2012:

Only 7.9% - our average contribution increase is possibly the lowest in the industry.

NEW! Screening benefit introduced.

Decrease – in our Self Payment Gaps and Safety Net Levels.

We are still one of the oldest and most reputable medical schemes in South Africa. We have a history and experience that cannot be matched in the industry. We provide real and tangible benefits that are designed to be practical and save our members money.

163 397! That's the total number of lives we protect.

We have a range of **UNIQUE BENEFITS** developed over the years to meet different needs at different life-stages, designed to help members make their savings go further and get the best out of their medical scheme.

There when you need us most:

- Upgrade anytime – move up to a higher option whenever you want, on diagnosis of a dread disease or because of a life-changing event
- Disease management programmes for people living with HIV/Aids, diabetes, cancer and cardiac disease.

Whether you're playing it safe or raising a family – we're there for you:

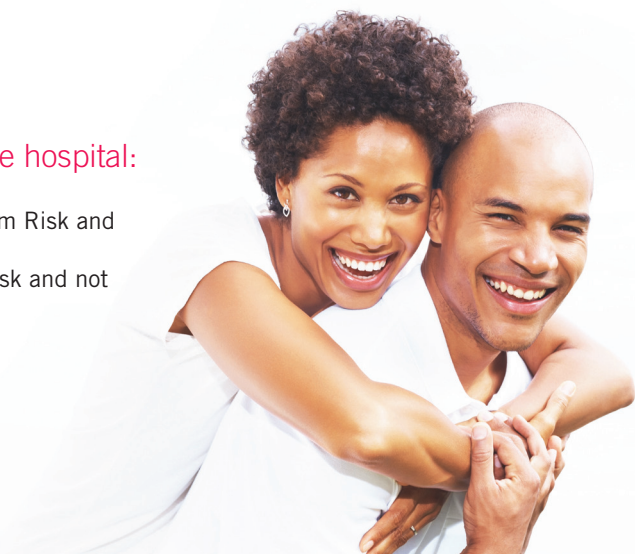
- Monthly prescriptions for female contraceptives (excluding Maxima EntryZone and Maxima Core)
- A Fedhealth Baby Programme that offers support, education and great giveaways and also the support of a doula during labour
- Child rates for financially dependent children up to 27 years of age.

Supporting you 365 days a year, 24 hours a day:

- Unlimited GP access with the Fedhealth GP network
- Emergency transport/response through Europ Assistance
- Fedhealth Nurseline
- Trauma counselling for practical and emotional support when needed.

With Fedhealth, treatment continues even after leaving the hospital:

- Unlimited private hospitalisation on all options
- Post-hospitalisation treatment for up to 30 days after discharge paid from Risk and not your Savings
- 7 days take-home medication after discharge from hospital paid from Risk and not your Savings.





In the case of an accident:

- Cover for professional sport and hazardous pursuits
- MRI and CT scans paid from Risk in and out-of-hospital
- Trauma treatment at a casualty ward paid from Risk whether admitted to hospital or not

And we're a REAL fit for corporates. Remember healthy employees mean better business

- GIT – Group Implementation and Training for each new organisation joining the Scheme to ensure a smooth transition
- A dedicated Client Liaison Officer (CLO) is allocated to each organisation with 35 or more staff members. Regular visits take place and the CLO is always available to solve queries online for all staff concerned
- A dedicated credit controller is allocated to each company
- Pulse, our monthly electronic newsletter aimed directly at HR/Finance departments, gets right to the heart of Real Medical Aid, delivering all the news on Scheme related issues and employer needs.

Our Maxima range provides an option for everyone

From students or early 20-somethings needing basic medical aid, through to the top executive wanting expansive cover with every kind of benefit, we have a 360° range with options for everyone. So whether it's good, solid hospital cover or a comprehensive plan offering generous amounts of day-to-day that you're after – our Maxima product range has you covered.

Choose from: Maxima EntryZone, Maxima Core, Maxima Basis, Maxima Standard, Maxima Standard^{NET}, Maxima Exec or Maxima Plus.

FEDHEALTH OPTION	TOTAL PRINCIPAL MEMBER RATE	ADULT DEPENDANT RATE	CHILD DEPENDANT RATE
Maxima Plus	R4 341	R3 692	R1 301
Maxima Exec	R2 558	R2 179	R 763
Maxima Standard	R2 055	R1 751	R616
Maxima Standard ^{NET}	R1 867	R1 591	R560
Maxima Basis	R1 668	R1 420	R503
Maxima Core	R1 258	R1 066	R440
Maxima EntryZone	R883	R660	R297

Don't miss out!

Neo Ngobeni is standing by on 011 671 2227 / 072 880 5082 or via e-mail at neong@medscheme.co.za and is ready to assist you in choosing the Fedhealth option perfect for your needs.

