

NEWSFLASH

Your Fedhealth 2027 Update

Benefit and contribution changes • Effective 1 January 2027

8.9%

Weighted Average Increase



FINDING A BETTER WAY

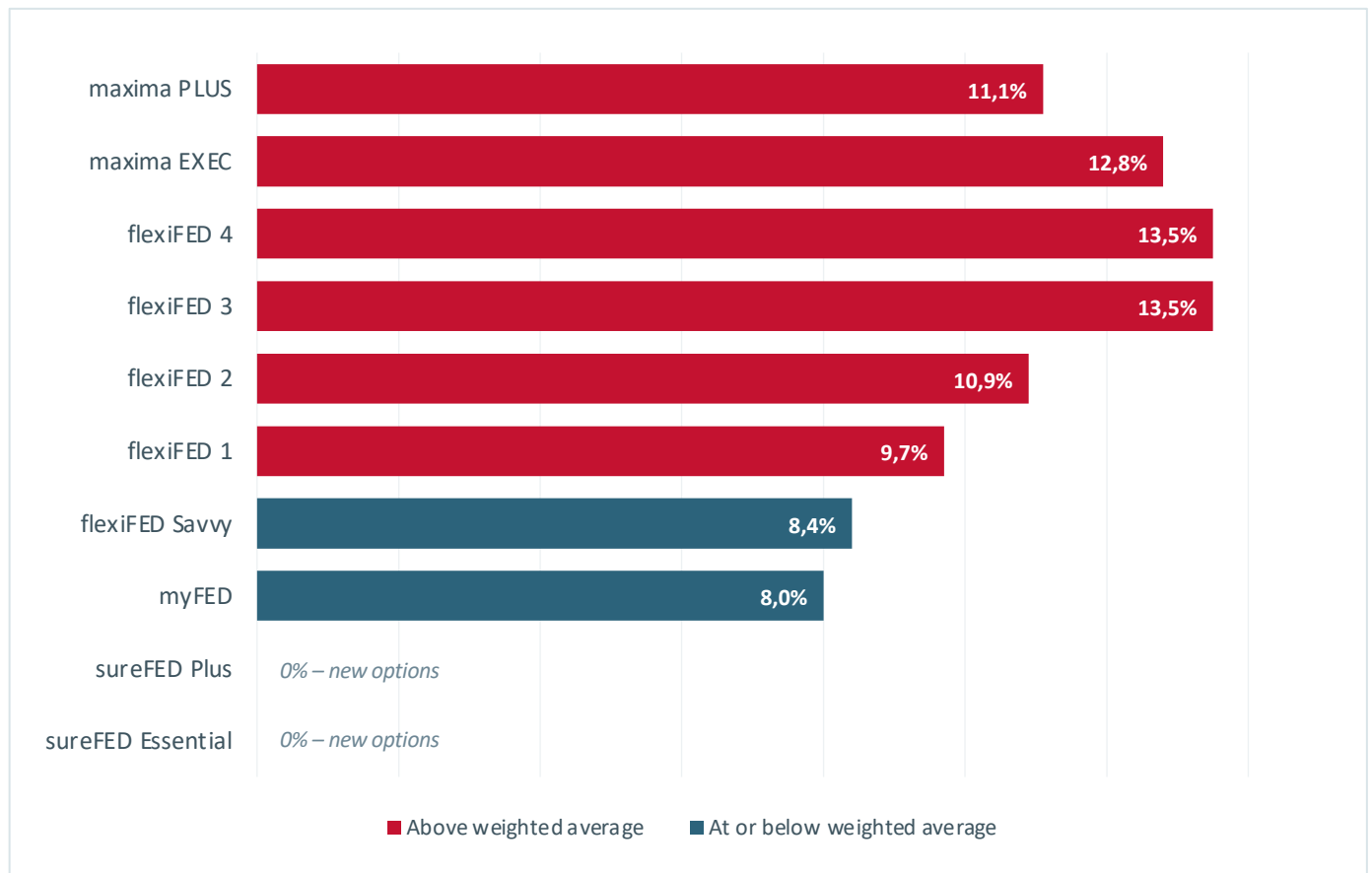
Fedhealth *increases*

8.9%

Weighted average

Welcome to your Fedhealth 2027 update. Fedhealth has announced a weighted average contribution increase of 8.9%, effective 1 January 2027, alongside enhancements to mental health and chronic care benefits.

INCREASE PER OPTION | EFFECTIVE 1 JANUARY 2027



13.5%

Highest increase
flexiFED 3 and flexiFED 4



8.0%

Lowest increase
myFED (existing options)



0%

New in June 2026
sureFED Plus and sureFED Essential



Increases above 10% apply to the maxima options and flexiFED 2 to 4. Review whether your current option still fits your needs and budget.

Benefit updates for 2027

MENTAL HEALTH ENHANCEMENTS

Fedhealth has focused on reducing the out-of-pocket burden for psychiatric care.



Limit increases

The annual limit for psychiatric hospitalisation has been increased across the board. The most notable shift is on flexiFED 4, where the limit increased by 94%.



Expanded eligibility

The Mental Health Programme – previously reserved for top-tier plans – is now available on sureFED Plus, flexiFED 2 and flexiFED 3. The programme provides structured support for members with depression or anxiety.

CHRONIC DISEASE MANAGEMENT

The Scheme has shifted toward proactive management, particularly for diabetes.



Type 1 diabetes (CGM)

Members on flexiFED 4, maxima EXEC and maxima PLUS now have a dedicated benefit for Continuous Glucose Monitors (CGM), which help stabilise blood sugar without constant finger-prick testing.



Education

Funding for Diabetes Educator consultations has been doubled (2 per year) to improve self-management.



Access

Diabetes management services have been expanded to include more pharmacy-based clinics, making check-ups more accessible than visiting a specialist.

OTHER CHANGES



Wet Age-Related Macular Degeneration (AMD)

A new benefit for flexiFED 4 members provides up to R30,000 per year for treatment (typically intravitreal injections), which was previously a major gap in cover.



Inflationary adjustments

Fedhealth has applied inflationary increases to all Risk Benefits and Day-to-Day (D2D+) limits.



Savings plans

On flexiFED Savings and Executive plans, the monthly savings contribution has been increased in line with inflation so members' purchasing power for day-to-day medicine and doctor visits remains stable.



The focus has shifted: 2027 benefits move toward proactive support – for mental wellbeing, diabetes self-management and sight-saving eye treatment.

Fedhealth *contributions*

Monthly contributions effective 1 January 2027

Series	Option	Hospital Plan			Savings Plan		
		Main	Adult	Child	Main	Adult	Child
Savvy	flexiFED Savvy	R1 252	R1 252	R920	R1 714	R1 252	R920
flexiFED 1	Network hospital	R2 858	R2 241	R1 047	R3 335	R2 615	R1 222
	Elect hospital	R2 230	R1 743	R814	R2 707	R2 117	R989
flexiFED 2	Any hospital	R4 571	R4 069	R1 351	R5 326	R4 741	R1 574
	Grid hospital	R4 100	R3 656	R1 211	R4 855	R4 328	R1 434
	Elect hospital	R3 422	R3 059	R1 017	R4 177	R3 731	R1 240
flexiFED 3	Any hospital	R5 585	R5 117	R1 980	R6 487	R5 943	R2 300
	Grid hospital	R5 009	R4 593	R1 776	R5 911	R5 419	R2 096
	Elect hospital	R4 182	R3 838	R1 484	R5 084	R4 664	R1 804
flexiFED 4	Any hospital	R7 486	R6 833	R2 251	R8 889	R8 113	R2 673
	Grid hospital	R6 707	R6 133	R2 022	R8 110	R7 413	R2 444
	Elect hospital	R5 605	R5 225	R1 721	R7 008	R6 505	R2 143

MAXIMA

Option	Main	Adult	Child
maxima EXEC	R13 839	R12 011	R4 276
maxima PLUS	R21 537	R18 590	R6 655

INCOME-BASED

IncomeBand	Main	Adult	Child
R1 – R11 494	R1 857	R1 857	R841
R11 495 – R16 226	R2 129	R2 129	R1 005
R16 227 – R22 495	R2 649	R2 649	R1 043
R22 496+	R4 376	R4 376	R1 383

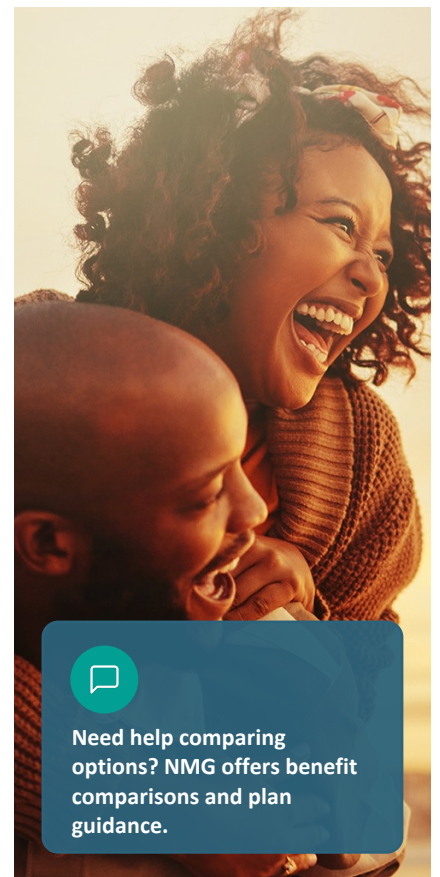


How to read this

Main = principal member. Hospital Plan and Savings Plan columns show the monthly contribution for each variant of the option. sureFED Plus and Essential (introduced June 2026) carry a 0% increase.



Need help comparing options? NMG offers benefit comparisons and plan guidance.





Our consultants are fully accredited with the FSCA, the Council for Medical Schemes and your medical scheme.

We recommend that you consult with NMG and review the detailed medical scheme brochures when selecting a plan or making a plan change.

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