



Redefining medical aid in SA

Description

Fedhealth has announced a blueprint for its reimaged medical scheme, which will be launched in partnership with Sanlam in 2026.

Under the theme of **Built Different**, the scheme is setting out to reimagine medical aid as we know it by addressing universal frustrations South Africans experience with their medical aid. “We found some common themes that emerge among medical aid consumers,” says Jeremy Yatt, Fedhealth’s Principal Officer. “These included the fact that medical aid is seen as too expensive, too rigid, too complicated, and not inclusive enough.”

As a solution to these issues, the reimaged scheme will embody five core values: **affordability, customisation, inclusivity, simplicity and trust.**



Benefits that address real member needs

Fedhealth's 2026 benefit changes reflect a scheme that listens and responds to its members. Some of the most significant enhancements are:

- **Expanded maternity benefits** on flexiFED 1, including cover for additional scans, antenatal consultations, classes and amniocentesis.
- **Better mental-health support**, with funded depression medication now extended to members on

entry-level options such as flexi**FEDSavvy**, flexi**FED 1** and flexi**FED 2**.

- **Emergency contraception** added as a covered benefit across all options.
- **Preventative care for mature members**, with an additional pneumococcal vaccine for those aged 65 and older.
- **Oncology enhancements**, including a 25% higher brachytherapy benefit limit on flexi**FED 4**.
- **Day-to-Day Plus (D2D+)**, a new benefit that rewards members for completing a health risk assessment and downloading the Fedhealth Member App, with up to R4 500 unlocked in additional cover for specified day-to-day expenses.

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Despite these upgrades, Fedhealth has kept affordability at the forefront for cash-strapped South Africans, securing its lowest average weighted contribution increase in years at just 9,6%. Popular options, such as flexiFED 1, will rise by only 5% (R125 per month for a main member), and the fast-growing flexiFEDSavvy option will see a modest increase of R100 per month. For low-income earners, myFED will maintain its competitive position with only a 9,5% increase.

Fedhealth and Sanlam: a powerful partnership

Fedhealth's partnership with Sanlam has enabled the scheme to offer a truly valuable product that integrates health, wealth, risk protection and rewards.

Members can enjoy access to a range of financial and wellness products that extend beyond medical aid, all under one brand. These include:

- **Sanlam Gap Cover**, which protects against medical shortfalls, with Fedhealth members enjoying an exclusive 30% discount.
- **Sanlam Primary Care**, an affordable health solution ideal for corporates and individuals, offering unlimited GP consultations and essential day-to-day benefits through a **nationwide network**.
- **Oncology solutions** with cover of up to R6 million, ensuring treatment and recovery are never compromised by financial stress.
- **Sanlam Health Rewards**, live on the Fedhealth Member App, turns everyday health choices into vouchers, discounts and lifestyle rewards.
- **Wealth Bonus and Health Boost**, where Fedhealth members who purchase Sanlam risk products enjoy up to a 15% additional boost to their Wealth Bonus.

“We believe this model will help transform medical aid from a grudge purchase into a cornerstone of long-term financial planning.”

— Jeremy Yatt, Fedhealth Principal Officer

Looking ahead: Built Different for 2030 and beyond

It's the reimaged scheme's ambition to become South Africa's most trusted medical scheme by 2030. By building on values such as affordability, inclusivity and trust, and by harnessing the power of the partnership with Sanlam, Fedhealth is creating a healthcare ecosystem that's financially strong, member-driven and prepared for the future.

Visit fedhealth.co.za to find out how medical aid is changing.

Category

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