

- Three ways to fund day-to-day benefits should the member need it.

All Fedhealth members have the choice to upgrade to a higher Fedhealth option within 30 days of a life-changing event such as a pregnancy or the diagnosis of a serious illness.

It's serviced 100% by our digital platforms, supporting Medscheme's objective of digitalising our process and to have human intervention only when entirely necessary.

To this end, considerable emphasis was placed on the Fedhealth Member App, and now every **flexiFED^{Savvy}** member can complete the following tasks via their smartphone:

- Submit and track claims
- View benefits available
- Manage day-to-day benefits
- Find network providers
- Add and remove dependants
- Complete virtual GP consultations
- Submit and view hospital authorisations – this function now includes the ability to receive a hospital authorisation instantly without human intervention; a small percentage of queries will be managed by the clinical team
- Submit and view chronic authorisations
- Access to the Panda mental wellness support app
- Access eDBC online support to manage back and neck pain
- Update personal information.

The following functions are in development:

- View contributions
- View MediVault instalments
- Option changes.

The app, which is supported via a live chat platform, is available for download from the Apple App Store, Huawei App Gallery and Google Play Store. In addition to the Fedhealth Member App, **flexiFED^{Savvy}** members are also supported by the Fedhealth WhatsApp chatbot and the Fedhealth Family Room online member portal.

With 426 new members with an average age of 31 signing up for flexiFED^{Savvy} since the beginning of January 2023, indications are that this digitalised approach to affordable medical aid is going to be popular.

Category

1. Our Innovation