



BonFit



If you are young and healthy and just looking for peace of mind knowing that you and your family are covered for major medical events, as well as having access to savings for essential day-to-day medical needs, this option is perfect for you.

Overall annual limit (OAL) - Unlimited

MONTHLY CONTRIBUTIONS



Main member	Adult dependant	Child dependant
R1 598	R1 238	R479

Your fourth and subsequent children will be covered free of charge.



IN-HOSPITAL BENEFITS

These benefits include major medical events. Major medical expenses are unlimited subject to the use of network hospitals. Non-network hospital admissions will attract a 30% co-payment.

A co-payment will apply to the following procedures in hospital.

R1 050 Co-payment	R2 650 Co-payment	R5 250 Co-payment
1. Colonoscopy	1. Arthroscopy	1. Back surgery including spinal fusion
2. Conservative back treatment	2. Diagnostic laparoscopy	2. Joint replacements for example Hip and knee replacements (except PMBs)
3. Cystoscopy	3. Laparoscopic Hysterectomy (except cancer and PMBs)	3. Laparoscopic pyeloplasty
4. Facet joint injections	4. Laparoscopic appendectomy	4. Laparoscopic radical prostatectomy
5. Flexible sigmoidoscopy	5. Percutaneous rhizotomies	5. Nissen fundoplication (reflux surgery)
6. Functional nasal surgery		
7. Gastroscopy		
8. Hysteroscopy (not endometrial ablation)		
9. Myringotomy		
10. Tonsillectomy and adenoidectomy (except PMBs)		
11. Umbilical hernia repair		
12. Varicose vein surgery		

GP consultations	Unlimited, at 100% of the Bonitas Rate
Specialist consultations	Network Specialists: Unlimited, covered in full Non-network Specialists: Unlimited, covered at 100% of the Bonitas Rate
Pathology	Unlimited, at 100% of the Bonitas Rate
General radiology	Unlimited, at 100% of the Bonitas Rate
Specialised radiology	Unlimited, subject to pre-authorisation
Paramedical services (Allied medical professions) - speech therapy, occupational therapy, audiology, dietetics	Unlimited, at 100% of the Bonitas Rate
Prosthesis internal and external	PMB only
Mental health hospitalisation	R27 650 per family, per year
Take home medication (TTO)	R325 per beneficiary, per admission
Physical rehabilitation	R42 500 per family, per year
Alternatives to hospitalisation	R14 200 per family, per year
Oncology	R295 400 per family, per year
Organ transplants	Unlimited, subject to treatment protocols
Renal dialysis	PMB only



OUT-OF-HOSPITAL BENEFITS

These benefits cover your day-to-day medical expenses, such as GP and specialist consultations, dentistry, optometry and more.



Main member

R2 880



Adult dependant

R2 232



Child dependant

R864

Savings	
GP Consultations	Subject to available savings
*Specialist consultations	Subject to available savings
Acute medication	Subject to available savings
General radiology	Subject to available savings
Pathology	Subject to available savings
Paramedical services	Subject to available savings
Specialised radiology	Subject to available savings
General medical appliances	Subject to available savings
Stoma care products	Subject to available savings
Hearing aids	No benefit
Foot orthotics	Subject to available savings
Appliances - wheelchairs, CPAP machines, etc.	Subject to available savings
HIV/Aids	R27 650 per beneficiary, per year (if registered on Aid for Aids program)
Optometry	Subject to available savings
Basic dentistry	Subject to available savings and dental managed care protocols
Consultations	Subject to available savings
X-rays: Intra-oral	Subject to available savings
X-rays: Extra-oral	Subject to available savings
Oral hygiene	Subject to available savings
Fillings	Subject to available savings
Root canal therapy and extractions	Subject to available savings
Plastic dentures and associated laboratory costs	Subject to available savings
Specialised dentistry	No benefit
Hospitalisation (general anaesthetic)	Subject to Bonitas hospital network (Pre-authorisation is required)

A co-payment of R2 000 per hospital admission applies
 Admission protocols apply
 General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment
 General anaesthetic benefits are available for the removal of impacted teeth.
 Benefit is subject to managed care protocols

Laughing gas in dental rooms	Benefit is subject to managed care protocols
IV conscious sedation in rooms	Pre-authorisation is required
	Benefit is subject to managed care protocols
	Benefit is limited to extensive dental treatment
Scheme exclusions	Please refer to the last section herein for exclusions and www.bonitas.co.za for Scheme rules & exclusions

* Subject to the specialist network.



CHRONIC BENEFITS

These offer cover for conditions that require medicine on an ongoing basis.

The BonFit option ensures that you are covered for the following 27 Prescribed Minimum Benefits subject to the use of in-formulary medicine A 40% co-payment will be required if you decide to use a non-DSP to obtain your medication. Pharmacy Direct is the **DSP for chronic medication.

1. Addison's Disease	11. Diabetes Insipidus	21. Hypothyroidism
2. Asthma	12. Diabetes Type 1	22. Multiple Sclerosis
3. Bipolar Mood Disorder	13. Diabetes Type 2	23. Parkinson's Disease
4. Bronchiectasis	14. Dysrhythmias	24. Rheumatoid Arthritis
5. Cardiac Failure	15. Epilepsy	25. Schizophrenia
6. Cardiomyopathy	16. Glaucoma	26. Systemic Lupus Erythematosus
7. Chronic Obstructive Pulmonary Disease	17. Haemophilia	27. Ulcerative Colitis
8. Chronic Renal Disease	18. HIV/Aids	
9. Coronary Artery Disease	19. Hyperlipidaemia	
10. Crohn's Disease	20. Hypertension	



SUPPLEMENTARY BENEFITS

At Bonitas, we believe in giving you more. These additional benefits provide cover in or out-of-hospital and payable from OAL.

Maternity care	
Per event	6 x ante-natal consultations 2 x 2D scans 4 x post-natal consultations with a midwife 1 x amniocentesis
Infant paediatric benefit	
	2 x consultations per beneficiary under 1 year of age 1 x consultation per beneficiary between ages 1 and 2 years
Childhood illness benefit	
	1 x GP consultation per beneficiary between ages 2 and 12 years
Preventative care	
Women's health	1 x pap smear - female members between ages 21 & 65 years, per three year cycle
General health	1 x annual HIV test per beneficiary, per year 1 x annual flu vaccine per beneficiary, per year
Elderly health	1 x lifetime Pneumococcal vaccine - members 65+ years of age 1 x annual Faecal Occult blood test - members between ages 50 & 75 years
Wellness screening benefit	1 x assessment per beneficiary, per year at a **DSP Limited to : Blood pressure test Glucose test Cholesterol test Body mass index Waist to hip ratio assessment

Wellness extender

R1 000 per family per year

Subject to registration and completion of health risk assessment per beneficiary

Beneficiary may then choose from the following:

GP consultation

Biokineticist consultation

Dietician consultation

Physiotherapy consultation

Wearable devices (subject to approval)

Smoking cessation program

(subject to approval)