






**BonComprehensive**



Our premium product, BonComprehensive, is designed to meet the most arduous healthcare needs. It features extensive and exclusive benefits that cater for young and old alike. This elite option is perfect for those who appreciate high-quality and superior benefits.

Overall annual limit (OAL) – Unlimited

#### MONTHLY CONTRIBUTIONS

		
Main member	Adult dependant	Child dependant
R4 696	R4 428	R956

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

#### IN-HOSPITAL BENEFITS






These benefits include major medical events.

<b>GP consultations</b>	Unlimited, at 300% of the Bonitas Rate
<b>Specialist consultations</b>	Unlimited, at 300% of the Bonitas Rate
<b>Pathology</b>	Unlimited, at 100% of the Bonitas Rate
<b>General radiology</b>	Unlimited, at 100% of the Bonitas Rate
<b>Specialised radiology</b>	Unlimited, subject to pre-authorization
<b>Paramedical services (Allied medical professions) - speech therapy, occupational therapy, audiology, dietetics</b>	Unlimited, at 300% of the Bonitas Rate
<b>Prosthesis internal</b>	R47 250 per family, per year
<b>Prosthesis external</b>	R47 250 per family, per year
<b>Internal nerve stimulator</b>	R142 000 per family, per year
<b>Cochlear implants</b>	R250 000 per family, per year
<b>Mental health hospitalisation</b>	R40 200 per family, per year
<b>Take home medication (TTO)</b>	R470 per beneficiary, per admission
<b>Physical rehabilitation</b>	R42 500 per family, per year
<b>Alternatives to hospitalisation</b>	R14 200 per family, per year
<b>Oncology</b>	R530 200 per family, per year
<b>Biological drugs</b>	R210 400 per family, per year
<b>Biological drugs (non-oncology)</b>	R168 300 per family, per year
<b>Organ transplants</b>	Unlimited, subject to pre-authorization
<b>Renal dialysis</b>	Unlimited, subject to pre-authorization

#### 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	Adult dependant	Child dependant
Savings	R10 632	R2 172
Self-payment gap	R3 428	R1 308
*Threshold level	R14 060	R3 480
Above threshold benefit	Unlimited	Unlimited

\*Not all claims accumulate to the threshold level

<b>GP consultations</b>	Subject to available savings and threshold
<b>Specialist consultations</b>	Subject to available savings and threshold
<b>Acute medication</b>	Subject to available savings and threshold
<b>General radiology</b>	Subject to available savings and threshold
<b>Specialised radiology</b>	R26 850 per family, per year
<b>Pathology</b>	Subject to pre-authorization
<b>Mental health consultations</b>	Subject to available savings and threshold
<b>Physical therapy</b>	R13 600 per family, per year (sub-limit to mental health hospitalisation, for in and out-of-hospital consultations.)
<b>General medical appliances</b>	Subject to available savings and threshold
Stoma care products	R7 550 per family, per year
Hearing aids	General medical appliances limit may be exceeded by R5 300 per year
Foot orthotics	R22 100 per family, per two year cycle (10% co-payment)
Appliances - wheelchairs, CPAP machines, etc.	R3 900 per beneficiary, per year (10% co-payment)
<b>HIV/Aids</b>	Included in general medical appliances limit
<b>Paramedical services - speech therapy, occupational therapy, audiology, dietetics</b>	Unlimited (if registered on Aid for Aids program)
	Subject to available savings and threshold

<b>Optometry</b>	Limited to R2 740 and subject to available savings and threshold
<b>Basic dentistry</b>	Paid from available savings and/or threshold benefit
Consultations	1 x consultation per beneficiary every 6 months
X-rays: Intra-oral	Benefit is subject to managed care protocols
X-rays: Extra-oral	1 x per beneficiary, per three year cycle
Oral hygiene	Additional benefit may be considered where specialised dental treatment is required
	1 x treatment every 6 months per beneficiary
	Benefit for fissure sealants is limited to beneficiaries younger than 16 years of age
	Benefit for fluoride is limited to beneficiaries between ages 5 & 16 years
Fillings	Benefit for fillings are granted once per tooth in 365 days
	Benefit for re-treatment of a tooth is subject to managed care protocols
	A treatment plan and x-rays may be required for multiple fillings
Root canal therapy and extractions	Benefit is subject to managed care protocols
Plastic dentures and associated laboratory costs	1 x set of plastic dentures (an upper and a lower) per beneficiary, per four year cycle
<b>Specialised dentistry</b>	Paid from available savings and/or threshold benefit
Partial metal frame dentures and associated laboratory costs	2 x partial frames (an upper and a lower) per beneficiary, per five year cycle
	Benefit is subject to managed care protocols
Crown, bridge and associated laboratory costs	Pre-authorisation is required
	3 x crowns per family, per year
	Benefit is subject to managed care protocols
	Benefits for crowns will be granted once per tooth, per five year cycle

	A treatment plan and x-rays may be requested
Implants and associated laboratory costs	Pre-authorisation is required
	2 x implants per beneficiary, per five year cycle
	Benefit is subject to managed care protocols
	Cost of implant components is limited to R2 205 per implant
Orthodontics and associated laboratory costs	Pre-authorisation is required
	Benefit is subject to managed care protocols
	Orthodontic treatment is granted once per beneficiary per lifetime
	All pre-authorisation cases will be clinically assessed by using an orthodontic needs analysis. Benefit allocation is subject to the outcome of the needs analysis and funding can be granted up to 100% of BDT
	Benefit for Orthodontic treatment will be granted where function is impaired
	Benefit will not be granted where Orthodontic treatment is required for cosmetic reasons
	Only one family member may commence Orthodontic treatment in a calendar year
	Benefit for fixed comprehensive treatment is limited to individuals between ages 9 & 18 years
Periodontics	Pre-authorisation is required
	Benefit is subject to managed care protocols
<b>Maxillo-facial surgery and oral pathology</b>	
Surgery in the dental chair	Benefit is subject to managed care protocols
Hospitalisation (general anaesthetic)	Pre-authorisation is required
	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
<b>Scheme exclusions</b>	Please refer to the last section herein for exclusions and <a href="http://www.bonitas.co.za">www.bonitas.co.za</a> for Scheme rules & exclusions



## CHRONIC BENEFITS

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

The BonComprehensive option offers generous and extensive cover for all of the 60 chronic conditions listed below.

This is limited to R11 850 per beneficiary and R23 600 per family, per year on the Comprehensive Formulary. This is subject to pre-authorisation.

Once this amount is depleted, you will still be covered for the 27 Prescribed Minimum Benefits, highlighted below.

9. Behcet's Disease	29. Gastro-Oesophageal Reflux Disorder	49. Pemphigus
<b>10. Bipolar Mood Disorder</b>	30. Generalised Anxiety Disorder	50. Polyarteritis Nodosa
<b>11. Bronchiectasis</b>	<b>31. Glaucoma</b>	51. Post-Traumatic Stress Syndrome
<b>12. Cardiac Failure</b>	32. Gout	52. Psoriatic Arthritis
<b>13. Cardiomyopathy</b>	<b>33. Haemophilia</b>	53. Pulmonary Interstitial Fibrosis
<b>14. Chronic Obstructive Pulmonary Disease</b>	<b>34. HIV/Aids</b>	<b>54. Rheumatoid Arthritis</b>
<b>15. Chronic Renal Disease</b>	35. Huntington's Disease	<b>55. Schizophrenia</b>
<b>16. Coronary Artery Disease</b>	<b>36. Hyperlipidaemia</b>	<b>56. Systemic Lupus Erythematosus</b>
<b>17. Crohn's Disease</b>	<b>37. Hypertension</b>	57. Systemic Sclerosis
18. Cystic Fibrosis	38. Hypoparathyroidism	58. Tourette's Syndrome
19. Depression	<b>39. Hypothyroidism</b>	<b>59. Ulcerative Colitis</b>
20. Deep Vein Thrombosis	<b>40. Multiple Sclerosis</b>	60. Zollinger-Ellison Syndrome

1. Acne	21. Dermatomyositis	41. Myasthenia Gravis
<b>2. Addison's Disease</b>	22. Dermatitis	42. Narcolepsy
3. Allergic Rhinitis	<b>23. Diabetes Insipidus</b>	43. Neuropathies
4. Ankylosing Spondylitis	<b>24. Diabetes Type 1</b>	44. Obsessive Compulsive Disorder
5. Attention Deficit Disorder (5-18 year olds)	<b>25. Diabetes Type 2</b>	45. Osteoporosis
6. Alzheimer Disease (early onset)	<b>26. Dysrhythmias</b>	46. Paget's Disease
<b>7. Asthma</b>	27. Eczema	47. Panic Disorder
8. Barrett's Oesophagus	<b>28. Epilepsy</b>	<b>48. Parkinson's Disease</b>



## SUPPLEMENTARY BENEFITS

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

<b>Maternity care</b>	
Per event	12 x ante-natal consultations 2 x 2D scans 4 x post-natal consultations with a midwife R1.100 for ante-natal classes 1 x amniocentesis
<b>Preventative care</b>	
Women's health	Subject to DSP 1 x mammogram - female members between ages 50 & 74 years, per two year cycle 1 x pap smear - female members between ages 21 & 65 years, per three year cycle
Men's health	PSA test - between ages 55 & 69 years, who are considered to be at high risk
Children's health	1 x TSH test for infants below 1 month Childhood immunisations according to the EPI schedule
General health	1 x annual HIV test per beneficiary, per year 1 x annual flu vaccine per beneficiary, per year
Cardiac health	1 x full Lipogram - members 20+ years of age, per five year cycle
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 1 x lifetime bone density screening - female members 65+ years of age

## 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

R2.000 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)

