



BonEssential



BonEssential is the ideal plan for healthier families and individuals who only really need cover for major medical events. BonEssential offers top-quality hospital cover at affordable prices with added Prescribed Minimum Benefits when you really need them.

Overall annual limit (OAL) – Unlimited

MONTHLY CONTRIBUTIONS



Main member

R1 316



Adult dependant

R1 007



Child dependant

R386

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



MAJOR MEDICAL BENEFITS

These benefits include major medical events.

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 pre-authorisation
Renal dialysis	PMB only at **DSP
HIV/Aids	R27 650 per beneficiary, per year (if registered on Aid for Aids program)

Scheme exclusions

Please refer to the last section herein for exclusions and www.bonitas.co.za for Scheme rules & exclusions

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. Gastrosocopy		
8. Hysteroscopy (not endometrial ablation)		
9. Myringotomy		
10. Tonsillectomy and adenoidectomy (Except Pmb's)		
11. Umbilical hernia repair		
12. Varicose vein surgery		



Preventative care	
General health	1 x annual HIV test per beneficiary, per year 1 x annual Flu vaccine per beneficiary, per year
Elderly health	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	R700 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)

CHRONIC BENEFITS

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

The BonEssential 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
Childhood illness benefit	
	1 x GP consultation per beneficiary between ages 2 and 12 years



