



**BonSave**



Take total control of your benefits with BonSave - the flexible option that lets you decide how to use your savings. Designed to offer you cover when you need it most, while allowing you to customise your cover according to your needs, BonSave offers extensive hospital cover.

Overall annual limit (OAL) – Unlimited

#### MONTHLY CONTRIBUTIONS



**Main member**  
R1 908



**Adult dependant**  
R1 478



**Child dependant**  
R572

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 150% of the Bonitas Rate
<b>Specialist consultations</b>	Unlimited, at 150% 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-authorisation
<b>Paramedical services (Allied medical professions) - speech therapy, occupational therapy, audiology, dietetics</b>	Unlimited, at 150% of the Bonitas Rate
<b>Prosthesis internal and external</b>	PMB only
<b>Mental health hospitalisation</b>	R27 650 per family, per year
<b>Take home medication (TTO)</b>	R325 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>	R295 400 per family, per year
<b>Organ transplants</b>	Unlimited, subject to treatment protocols
<b>Renal dialysis</b>	PMB only

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		



## OUT-OF-HOSPITAL BENEFITS

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

	<b>Main member</b>	R3 672
	<b>Adult dependant</b>	R2 844
	<b>Child dependant</b>	R1 104

With Bonsave, Dental is covered from risk and therefore doesn't have any impact on your savings. If you use all your savings for the year, your family will still get a maximum of 6 consultations to use (limited to 3 per person), if illness strikes. We'll cover these at no extra cost to you.

<b>GP Consultations</b>	Subject to available savings
<b>*Specialist consultations</b>	Subject to available savings
<b>Acute medication</b>	Subject to available savings
<b>General radiology</b>	Subject to available savings
<b>Pathology</b>	Subject to available savings
<b>Mental health consultations</b>	R13 600 per family, per year (sub-limit to mental health hospitalisation limit and for in and out of hospital consultations)
<b>Paramedical services</b>	Subject to available savings
<b>Specialised radiology</b>	R20 000 per family, per year (subject to authorisation)
<b>General medical appliances</b>	R6 200 per family, per year
Stoma care products	General medical appliances limit may be exceeded by R5 600 per year
Hearing aids	No benefit
Foot orthotics	R3 900 per beneficiary, per year (10% co-payment)
Appliances - wheelchairs, CPAP machines, etc.	Included in general medical appliances limit
<b>HIV/Aids</b>	R27 650 per beneficiary, per year (if registered on Aid for Aids program)
<b>Optometry</b>	Subject to available savings
<b>Basic Dentistry</b>	Covered at the Bonitas Dental Tariff (BDT)
Consultations	2 x annual check-ups per beneficiary (once in 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 Additional benefit may be considered where specialised dental treatment is required.
Oral hygiene	2 x annual scale and polish treatments per beneficiary (once in 6 months) 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 Benefit for root canal includes all teeth except primary teeth and permanent molars
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>	Covered at the Bonitas Dental Tariff (BDT)
Partial metal frame dentures and associated laboratory costs	No benefit
Crown, bridge and associated laboratory costs	No benefit
Implants and associated laboratory costs	No benefit
Orthodontics and associated laboratory costs	No benefit
Periodontics	No benefit
<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 A co-payment of R2 000 per hospital admission applies Admission protocols apply



## SUPPLEMENTARY BENEFITS

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

<b>Maternity care</b>	6 x ante-natal consultations 2 x 2D scans 4 x post-natal consultations with a midwife 1 x amniocentesis Antenatal classes limited to R1 050 per pregnancy
<b>Infant paediatric benefit</b>	2 x consultations per beneficiary under 1 year of age 1 x consultations per beneficiary between ages 1 and 2 years Subject to DSP
<b>Childhood illness benefit</b>	1 x GP consultations per beneficiary between ages 2 and 12 years
<b>Preventative care</b>	Women's health General health Elderly health
<b>Wellness screening benefit</b>	1 x pap smear - female members between ages 21 & 65 years, per three years cycle 1 x annual HIV test per beneficiary, per year 1 x annual flu vaccine, per beneficiary, per year 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 assessment per beneficiary, per year at DSP <b>Limited to:</b> Blood pressure test Glucose test Cholesterol test Body mass index Waist to hip ratio assessment

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
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

\* Subject to the specialist network.



## CHRONIC BENEFITS

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

The BonSave 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	

<b>Wellness extender</b>	<p>R1 000 per family per year</p> <p>Subject to registration and completion of health risk assessment per beneficiary</p>
	<p><b>Beneficiary may then choose from the following:</b></p> <ul style="list-style-type: none"> <li>GP consultation</li> <li>Biokineticist consultation</li> <li>Dietician consultation</li> <li>Physiotherapy consultation</li> <li>Wearable devices (subject to approval)</li> <li>Smoking cessation program (subject to approval)</li> </ul>

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