

# 2017

## BONESSENTIAL

> **SWITCH** TO MEDICAL AID

*Bonitas*



# BONESSENTIAL

This hospital plan offers rich hospital benefits with some value-added benefits.

- > Unlimited cover up to 100% in hospital
- > Network specialists paid in full in hospital
- > Additional benefit for take-home medicine after hospital stay
- > Reasonable co-payments for certain in-hospital procedures
- > 27 PMB chronic conditions covered
- > Childhood illness and maternity benefits
- > Basic preventative care benefits
- > Annual wellness screening and R750 for Wellness Extender



**Main  
member**

R1 473



**Adult  
dependant**

R1 127



**Child  
dependant**

R 432

Your 4th and subsequent children will be covered free of charge.



## IN-HOSPITAL BENEFITS

Cover for major medical events that result in a beneficiary being admitted into hospital.

Pre-authorisation is required.

We negotiate extensively with hospitals to ensure the best possible value for our members. Members have access to all private hospitals. A co-payment will apply to admissions at specific hospitals. Please call us on **0860 002 108** or log in to **www.bonitas.co.za** for a list of these hospitals.

<b>GP consultations</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>Specialist consultations</b>	Unlimited, network specialists covered in full Unlimited, non-network specialists paid at 100% of the Bonitas Rate
<b>Blood tests and other laboratory tests</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>X-rays and ultrasounds</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>MRIs and CT scans</b> (specialised radiology)	Unlimited Pre-authorisation required
<b>Paramedical/Allied medical professionals</b> (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Unlimited, covered at 100% of the Bonitas Rate Your therapist must get a referral from the doctor treating you in hospital
<b>Internal and external prostheses</b>	PMB only Managed Care protocols apply Pre-authorisation required You must use a preferred supplier
<b>Mental health hospitalisation</b>	R29 000 per family Physiotherapy will be excluded for all mental health admissions You must use a Designated Service Provider
<b>Take-home medicine</b>	R340 per beneficiary, per hospital stay
<b>Physical rehabilitation</b>	R44 650 per family Pre-authorisation required

<b>Alternatives to hospital</b> (hospice, step-down facilities)	R14 900 per family Pre-authorisation required
<b>Cancer treatment</b>	R310 150 per family, You must use a preferred provider Pre-authorisation required
<b>Organ transplants</b>	Unlimited, pre-authorisation required
<b>Kidney dialysis</b>	Unlimited, at a Designated Service Provider Pre-authorisation required
<b>HIV/AIDS</b>	Unlimited, if you register on the HIV/AIDS programme
<b>Scheme exclusions</b>	Please see page 52

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

R1 300 co-payment	R3 300 co-payment	R6 500 co-payment
1. Colonoscopy	1. Arthroscopy	1. Back Surgery including Spinal Fusion
2. Conservative Back Treatment	2. Diagnostic Laparoscopy	2. Joint Replacements
3. Cystoscopy	3. Laparoscopic Hysterectomy	3. Laparoscopic Pyeloplasty
4. Facet Joint Injections	4. Laparoscopic Appendectomy	4. Laparoscopic Radical Prostatectomy
5. Flexible Sigmoidoscopy	5. Percutaneous Radiofrequency Ablations (Percutaneous Rhizotomies)	5. Nissen Fundoplication (Reflux Surgery)
6. Functional Nasal Surgery		
7. Gastroscopy		
8. Hysteroscopy (not Endometrial Ablation)		
9. Myringotomy		
10. Tonsillectomy and Adenoidectomy		
11. Umbilical Hernia Repair		
12. Varicose Vein Surgery		



## CHRONIC BENEFITS

BonEssential ensures that you are covered for the 27 Prescribed Minimum Benefits listed below on the applicable formulary. Pre-authorization is required. If you do not use our Designated Service Provider or if you use medicine that is not on the formulary, you will have to pay a 40% co-payment.

### Prescribed Minimum Benefits covered

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

## SUPPLEMENTARY BENEFITS

We believe in giving you more value. These additional benefits will not affect your other benefit limits.



<b>Maternity care</b>	
<b>Per pregnancy</b>	6 antenatal consultations with a gynaecologist, GP or midwife
	2 2D ultrasound scans
	1 amniocentesis
	4 consultations with a midwife after delivery
	A Bonitas baby bag (you must register for this after obtaining pre-authorization for the delivery)
<b>Babyline</b>	
<b>For children under 2½ years</b>	Access to telephone helpline for 24/7 medical advice, including weekends and holidays

<b>Childhood illness benefit</b>	
<b>Children between ages 2 and 12</b>	1 GP consultation
<b>Preventative care</b>	
<b>General health</b>	1 HIV test per beneficiary
	1 flu vaccine per beneficiary
<b>Elderly health</b>	1 pneumococcal vaccine every 5 years, for members aged 65 and over
	1 stool test for colon cancer, for members between ages 50 and 75
<b>Wellness benefits</b>	
<b>Wellness screening</b>	1 wellness screening per beneficiary at a participating pharmacy, biokineticist or a Bonitas wellness day
	Wellness screening includes the following tests: <ul style="list-style-type: none"> <li>• Blood pressure</li> <li>• Glucose</li> <li>• Cholesterol</li> <li>• Body mass index</li> <li>• Waist-to-hip ratio</li> </ul>
<b>Wellness Extender</b>	R750 per family
	Each beneficiary must complete a wellness screening and register for this benefit. You may then choose from the following additional benefits: <ul style="list-style-type: none"> <li>• GP consultation(s)</li> <li>• Biokineticist consultation(s)</li> <li>• Dietician consultation(s)</li> <li>• Physiotherapy consultation(s)</li> <li>• A programme to stop smoking</li> </ul> All claims are paid at the Bonitas Rate

# Bonitas

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0860 002 108



[www.bonitas.co.za](http://www.bonitas.co.za)



Bonitas Medical Fund



@BonitasMedical

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**SWITCH TO MEDICAL AID**

**Please note:** Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure, the website and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available on request. Benefits are subject to approval from the Council for Medical Schemes.