

2017

BONFIT

> SWITCH TO MEDICAL AID



> BONFIT

This savings plan offers basic cover for day-to-day medical needs and essential hospital cover.

- > Unlimited cover up to 100% at hospitals on the BonFit network
- > Network specialists paid in full in hospital
- > No co-payments for CT scans and MRIs
- > Reasonable co-payments for certain in-hospital procedures
- > Additional benefit for take-home medicine after hospital stay
- > Basic savings for day-to-day medical expenses
- > 27 PMB chronic conditions covered
- > Childhood illness, infant paediatric and maternity benefits
- > Basic preventative care benefits
- > Annual wellness screening and R1 050 for Wellness Extender



**Main
member**

R1 789



**Adult
dependant**

R1 385



**Child
dependant**

R 535

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. You must use a hospital on the BonFit network or you will have to pay a 30% co-payment.

Pre-authorisation is required.

GP consultations	Unlimited, covered at 100% of the Bonitas Rate
Specialist consultations	Unlimited, network specialists covered in full Unlimited, non-network specialists paid at 100% of the Bonitas Rate
Blood tests and other laboratory tests	Unlimited, covered at 100% of the Bonitas Rate
X-rays and ultrasounds	Unlimited, covered at 100% of the Bonitas Rate
MRIs and CT scans (specialised radiology)	Unlimited Pre-authorisation required
Paramedical/Allied medical professionals (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
Internal and external prostheses	PMB only Managed Care protocols apply Pre-authorisation required You must use a preferred supplier
Mental health hospitalisation	R29 000 per family No cover for physiotherapy for mental health admissions You must use a Designated Service Provider
Take-home medicine	R340 per beneficiary, per hospital stay
Physical rehabilitation	R44 650 per family Pre-authorisation required
Alternatives to hospital (hospice, step-down facilities)	R14 900 per family Pre-authorisation required

Cancer treatment	R310 150 per family You must use a preferred provider Pre-authorisation required
Organ transplants	Unlimited Pre-authorisation required
Kidney dialysis	Unlimited Pre-authorisation required You must use the Designated Service Provider
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme

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		



OUT-OF-HOSPITAL BENEFITS

These benefits provide cover for consultations with your GP or specialist, acute medicine, x-rays, blood tests and other out-of-hospital medical expenses.

	Main member	Adult dependant	Child dependant
Savings	R3 228	R2 496	R 960

GP consultations	Paid from available savings
Specialist consultations	Paid from available savings You must get a referral from your GP
Blood tests and other laboratory tests	Paid from available savings
X-rays and ultrasounds	Paid from available savings
MRIs and CT scans (specialised radiology)	Paid from available savings Pre-authorization required
Acute medicine	Paid from available savings
Over-the-counter medicine	Paid from available savings
Paramedical/Allied medical professionals (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Paid from available savings
Mental health consultations	PMB consultations only In and out-of-hospital consultations (included in the mental health hospitalisation benefit) No cover for educational psychologists for beneficiaries older than 21 years
General medical appliances	Paid from available savings
Optometry	Paid from available savings
Basic dentistry	Paid from available savings Managed Care protocols apply
Consultations	Paid from available savings
X-rays: Intra-oral	Paid from available savings
X-rays: Extra-oral	Paid from available savings
Oral hygiene	Paid from available savings
Fillings	Paid from available savings
Root canal therapy and extractions	Paid from available savings
Plastic dentures and associated laboratory costs	Paid from available savings

Surgery in the dental chair	Managed Care protocols apply Pre-authorization required
Hospitalisation (general anaesthetic)	A co-payment of R3 000 per hospital admission and admission protocols apply General anaesthetic is only available to children under the age of 5 years for extensive dental treatment General anaesthetic benefits are available for the removal of impacted teeth BonFit hospital network applies Managed Care protocols apply Pre-authorization required
Laughing gas in dental rooms	Managed Care protocols apply Limited to extensive dental treatment
IV conscious sedation in rooms	Managed Care protocols apply Pre-authorization required
Specialised dentistry	No benefit
Scheme exclusions	Please see page 52



CHRONIC BENEFITS

BonFit 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 or savings.

Maternity care	
Per pregnancy	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)
Babyline	
For children under 2½ years	Access to telephone helpline for 24/7 medical advice, including weekends and holidays

Infant paediatric benefit	
Children under 1 year	2 consultations with a paediatrician
Children between ages 1 and 2	1 consultation with a paediatrician
Childhood illness benefit	
Children between ages 2 and 12	1 GP consultation
Preventative care	
General health	1 HIV test per beneficiary
	1 flu vaccine per beneficiary
Women's health	1 pap smear every 3 years, for women between ages 21 and 65
Elderly health	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
Wellness benefits	
Wellness screening	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"> • Blood pressure • Glucose • Cholesterol • Body mass index • Waist-to-hip ratio
Wellness Extender	R1 050 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"> • GP consultation(s) • Biokineticist consultation(s) • Dietician consultation(s) • Physiotherapy consultation(s) • A programme to stop smoking
All claims are paid at the Bonitas Rate	

Bonitas



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Bonitas Medical Fund



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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.