

# BONCOMPREHENSIVE

This first-class savings plan offers ample savings, an above threshold benefit and extensive hospital cover.

## What you get



Rich savings and unlimited above threshold benefit

### Plus benefits for:

Hearing aids, mental health and MRIs & CT scans

**R1 580**  
for contraceptives



**12** maternity consultations

2 x2D scans

1 amniocentesis

**R1 220**

antenatal classes



**3** Paediatric consultations per child 0-1 years

**2** GP consultations per child aged 2 – 12 years

Childhood immunisations

Newborn hearing screening



Wellness screening +

**R2 540**

wellness extender for extra consultations and treatment



### Preventative care:

HIV test & flu vaccine

Full lipogram

Mammogram

Pap smear

Pneumococcal vaccine

Prostate screening

Bone density screening

*Product rules, limits, terms and conditions apply.*



**R27 550**

chronic benefit per family

60 chronic conditions covered

### Managed care programmes

to help you manage a range of conditions including:

- ✓ Cancer
- ✓ Mental health
- ✓ HIV/AIDS
- ✓ Diabetes
- ✓ Back and neck pain
- ✓ Hip and knee replacements



### Unlimited

specialist consultations & treatment at 300% of the Bonitas Rate

**R618 500**

cancer benefit per family - R245 400 can be used for specialised drugs

No co-payment for scans

Unlimited blood tests, scans & x-rays at 100% of the Bonitas Rate

**R277 700**

cochlear implants per family

Cover for refractive eye surgery

### Unlimited

terminal care benefit



## What you pay

Main member

**R6 438**

Adult dependant

**R6 072**

Child dependant

**R1 310**

You only pay for a maximum of three children. Full-time students pay child rates up to age 24 years.



## 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
<b>Savings</b>	R14 568	R13 740	R2 964
<b>Self-payment gap</b>	R4 000	R3 310	R1 520
<b>Above threshold benefit</b>	Unlimited	Unlimited	Unlimited

Once your savings for the year are finished, you will need to pay for day-to-day medical expenses yourself until you have paid the full self-payment gap. You will then have access to your above threshold benefit. Please submit all claims you have paid towards the self-payment gap to us, so that we can let you know when you have access to your above threshold benefit.

<b>GP consultations</b>	Paid from available savings or above threshold benefit
<b>Specialist consultations</b>	Paid from available savings or above threshold benefit You must get a referral from your GP
<b>Blood tests and other laboratory tests</b>	Paid from available savings or above threshold benefit
<b>Acute medicine</b>	Paid from available savings or above threshold benefit
<b>Over-the-counter medicine</b>	Paid from available savings or above threshold benefit
<b>Paramedical/Allied medical professionals</b> (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Paid from available savings or above threshold benefit
<b>Specialised dentistry</b>	Paid from available savings or above threshold benefit Pre-authorisation required
<b>Basic dentistry</b>	Paid from available savings or above threshold benefit Pre-authorisation required for plastic dentures
<b>Optometry</b>	Paid from available savings or above threshold benefit Limited to R3 020 per beneficiary
<b>Foot orthotics</b>	Paid from available savings

**The following are paid from your unlimited overall annual benefit (and not from your savings, so you get more value for money):**

<b>MRIs and CT scans</b> (specialised radiology)	R31 330 per family, in and out-of-hospital Pre-authorisation required
<b>Mental health consultations</b>	R15 890 per family In and out-of-hospital consultations (included in the mental health hospitalisation benefit) Cover for educational psychologists for beneficiaries up to the age of 21 years

<b>General medical appliances</b> (such as wheelchairs and crutches)	R8 390 per family An additional R6 160 per family will apply should Stoma Care and CPAP machines exceed the general medical appliances limit You must use a preferred supplier
<b>Hearing aids</b>	R25 780 per family, once every 2 years (based on the date of your previous claim) 10% co-payment applies You must use a preferred supplier



## ADDITIONAL BENEFITS

We believe in giving you more value. The following benefits are in addition to your savings and other benefits.

<b>Contraceptives</b>	
<b>For women aged up to 50</b>	R1 580 per family
<b>Maternity care</b>	
<b>Per pregnancy</b>	12 antenatal consultations with a gynaecologist, GP or midwife 2 2D ultrasound scans R1 220 for antenatal classes 1 amniocentesis Private ward after delivery 4 consultations with a midwife after delivery A Bonitas baby bag (you must register for this after obtaining pre-authorisation for the delivery)
<b>Childcare</b>	
<b>Hearing screening</b>	For newborns, in or out-of-hospital
<b>Congenital hypothyroidism screening</b>	For infants under 1 month old
<b>Babyline</b>	24/7 helpline for medical advice for children under 3 years
<b>Paediatrician consultations</b>	3 consultations per child under 1 year 2 consultations per child between ages 1 and 2
<b>GP consultations</b>	2 consultations per child between ages 2 and 12
<b>Immunisations</b>	According to Expanded Programme on Immunisation in South Africa
<b>Preventative care</b>	
<b>General health</b>	1 HIV test per beneficiary 1 flu vaccine per beneficiary
<b>Cardiac health</b>	1 full lipogram every 5 years, for members aged 20 and over

<b>Women's health</b>	1 mammogram every 2 years, for women over 40 1 pap smear every 3 years, for women between ages 21 and 65
<b>Men's health</b>	1 prostate screening antigen test for men between ages 45 and 69, who are considered to be at high risk for prostate cancer
<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 1 bone density screening every 5 years, for women aged 65 and over and men aged 70 and over
<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>	R2 540 per family which can be used for consultations and treatment with: <ul style="list-style-type: none"> <li>• GP</li> <li>• Biokineticist</li> <li>• Dietician</li> <li>• Physiotherapist, or</li> <li>• A programme to stop smoking</li> </ul> <p>Each adult beneficiary must complete a wellness screening to access the wellness extender</p> <p>Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening</p>
<b>International travel benefit</b>	
<b>Per trip</b> (up to 90 days)	R5 million per beneficiary R10 million per family Including cover for mandatory vaccines You must register for this benefit



## CHRONIC BENEFITS

BonComprehensive offers extensive cover for the 60 chronic conditions listed below. Your chronic medicine benefit is R13 830 per beneficiary and R27 550 per family on the applicable formulary. If you choose to use medicine that is not on the formulary, you will have to pay a 40% co-payment. Once the amount above is finished, you will still be covered for the 27 Prescribed Minimum Benefits, listed below. You can get your medicine from any pharmacy. Pre-authorisation is required.

### 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

### Additional conditions covered

28. Acne	39. Dermatomyositis	50. Obsessive Compulsive Disorder
29. Allergic Rhinitis	40. Depression	51. Osteoporosis
30. Alzheimer's Disease (early onset)	41. Eczema	52. Paget's Disease
31. Ankylosing Spondylitis	42. Gastro-Oesophageal Reflux Disease (GORD)	53. Panic Disorder
32. Anorexia Nervosa	43. Generalised Anxiety Disorder	54. Polyarteritis Nodosa
33. Attention Deficit Disorder (in children aged 5-18)	44. Gout	55. Post-Traumatic Stress Disorder
34. Barrett's Oesophagus	45. Huntington's Disease	56. Pulmonary Interstitial Fibrosis
35. Behcet's Disease	46. Hyperthyroidism	57. Psoriatic Arthritis
36. Bulimia Nervosa	47. Myaesthesia Gravis	58. Systemic Sclerosis
37. Cystic Fibrosis	48. Narcolepsy	59. Tourette's Syndrome
38. Dermatitis	49. Neuropathies	60. Zollinger-Ellison Syndrome



## MANAGED CARE PROGRAMMES

We offer a range of managed care programmes to support you and help put you on the path to good health. These programmes empower you to manage your condition effectively in the most clinically-proven way, ensuring your benefits last longer.

You will need to register to join these programmes.

<b>Back and neck (DBC)</b>	<p>Helps manage severe back and neck pain</p> <p>Offers a personalised treatment plan for up to 6 weeks</p> <p>Includes assistance from doctors, physiotherapists and biokineticists</p> <p>Gives access to a home care plan to maintain your results long-term</p> <p>We cover the full cost of the programme so it won't impact your savings or day-to-day benefits</p> <p>Highly effective and low-risk, with an excellent success rate</p>
<b>Cancer (Medscheme and ICON)</b>	<p>Puts you first, offering emotional and medical support</p> <p>Delivers cost-effective care of the highest quality</p> <p>Liaises with your doctor to ensure your treatment plan is clinically appropriate to meet your needs</p> <p>Matches the treatment plan to your benefits to ensure you have the cover you need</p> <p>Uses the ICON network of oncology specialists</p> <p>Access to a social worker for you and your loved ones</p>
<b>Diabetes management (Medscheme)</b>	<p>Empowers you to make the right decisions to stay healthy</p> <p>Offers a personalised care plan for your specific needs</p> <p>Provides cover for the tests required for the management of diabetes as well as other chronic conditions</p> <p>Helps you track the results of the required tests</p> <p>Offers access to diabetes doctors, dieticians and podiatrists</p> <p>Helps you better understand your condition through diabetes education</p> <p>Gives access to a dedicated Health Coach to answer any questions you may have</p>
<b>Hip and knee replacement (ICPS / JointCare / Major Joints for Life)</b>	<p>Based on the latest international standardised clinical care pathways</p> <p>Uses a multidisciplinary team, dedicated to assist with successful recovery</p> <p>Doctors evaluate and treat your condition before surgery to give you the best outcomes</p> <p>Treatment is covered in full on the ICPS network</p>

<b>HIV/AIDS (Aid for AIDS)</b>	<p>Provides you with appropriate treatment and tools to live a normal life</p> <p>Covers medicine to treat HIV (including drugs to prevent mother-to-child transmission and infection after sexual assault or needle-stick injury)</p> <p>Treatment and prevention of opportunistic infections such as pneumonia, TB and flu</p> <p>Covers regular blood tests to monitor disease progression, response to therapy and to detect possible side-effects of treatment</p> <p>Offers HIV-related consultations to visit your doctor to monitor your clinical status</p> <p>Gives ongoing patient support via a team of trained and experienced counsellors</p> <p>Offers access to telephonic support from doctors</p> <p>Helps in finding a registered counsellor for emotional support</p>
<b>Mental wellness (Medscheme)</b>	<p>Available to pre-identified members who suffer from depression, anxiety, post-traumatic stress disorder and alcohol abuse</p> <p>Access to a Care Manager who will work with you, your treating doctor and where appropriate, with other healthcare professionals to assist in improving your condition</p> <p>Care Manager to assist with setting up appointments with your doctor, obtain authorisation for healthcare services, understand the importance of preventative care and the use of wellness benefits or resolve queries related to any other health condition</p> <p>Provides educational material about mental health which empowers you to manage your condition</p>



## IN-HOSPITAL BENEFITS

This benefit offers cover for major medical events that result in a beneficiary being admitted into hospital. We negotiate extensively with private hospitals to ensure the best possible value for our members.

Pre-authorisation is required.

<b>Specialist consultations/treatment</b>	Unlimited, covered at 300% of the Bonitas Rate
<b>GP consultations/treatment</b>	Unlimited, covered 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)	R31 330 per family, in and out-of-hospital 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 prosthesis</b>	R55 100 per family
<b>External prosthesis</b>	R55 100 per family Sublimit of R5 250 per breast prosthesis (limited to 2 per year)
<b>Internal nerve stimulators</b>	R165 600 per family
<b>Deep brain stimulation</b> (excluding prosthesis)	R233 300 per beneficiary
<b>Cochlear implants</b>	R277 700 per family You must use a preferred supplier
<b>Refractive eye surgery</b>	R20 770 per family Pre-authorisation required
<b>Mental health hospitalisation</b>	R46 880 per family No cover for physiotherapy for mental health admissions You must use a Designated Service Provider
<b>Take-home medicine</b>	R545 per beneficiary, per hospital stay
<b>Physical rehabilitation</b>	R49 610 per family
<b>Alternatives to hospital</b> (hospice, step-down facilities)	R16 550 per family
<b>Terminal care</b>	Unlimited Including hospice/private nursing, home oxygen, pain management, psychologist and social worker support

<b>Cancer treatment</b>	R618 500 per family R245 400 of this can be used for specialised drugs (including biological drugs) Sublimit of R44 220 per beneficiary for Brachytherapy
<b>Non-cancer specialised drugs</b> (including biological drugs)	R196 200 per family
<b>Organ transplants</b>	Unlimited Sublimit of R31 500 per beneficiary for corneal grafts
<b>Kidney dialysis</b>	Unlimited You must use a Designated Service Provider or a 20% co-payment will apply
<b>HIV/AIDS</b>	Unlimited, if you register on the HIV/AIDS managed care programme