


# BONCAP

This income based entry-level plan offers basic day-to-day benefits and hospital cover using a network of doctors, providers and hospitals.

## What you get

 Basic day-to-day benefits and GP consultations with network GP

**Plus** benefits for:

**GP-referred** acute medicine, x-rays and blood tests

**Optometry** once every two years

**Basic dentistry**

**Specialist benefit** if referred by network GP

**R1 050**  
for contraceptives



**Maternity care**  
Newborn hearing screening



**Wellness screening**



**Preventative care:**

**HIV test & flu vaccine**

**Mammogram**

**Pap smear**

**Pneumococcal vaccine**

**Prostate screening**

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



**27** chronic conditions covered

**Chronic medicine delivered** to your doorstep through Pharmacy Direct

**Managed care programmes**

to help you manage a range of conditions including:

- ✓ Cancer
- ✓ HIV/AIDS



**Unlimited** consultations & treatment at 100% of the Bonitas Rate

**Hospital network** applies

**Unlimited** terminal care benefit



## What you pay

**If your monthly income is:**

R0 to R8 030

R8 031 to R13 050

R13 051 to R17 830

R17 831 +

**Main member**

**R1 009**

**R1 226**

**R2 000**

**R2 456**

**Adult dependant**

**R956**

**R1 159**

**R1 780**

**R2 187**

**Child dependant**

**R475**

**R563**

**R757**

**R931**



## OUT-OF-HOSPITAL BENEFITS

These benefits cover your day-to-day medical expenses at of 100% of the Bonitas Rate.

<b>Network GP consultations</b>	Unlimited consultations, using a maximum of 2 network GPs Approval is required from the 8th GP consultation per beneficiary	
<b>Non-network GP consultations</b>	1 out-of-network consultation per beneficiary Maximum of 2 consultations per family, limited to R1 050 20% co-payment applies	
<b>GP-referred acute medicine, x-rays and blood tests</b>	Main member only Main member + 1 dependant Main member + 2 dependants Main member + 3 dependants Main member + 4 or more dependants	R1 840 R3 060 R3 660 R4 000 R4 440
<b>Specialist consultations</b> (this benefit includes prescribed acute medicine, blood tests, x-rays, MRIs and CT scans)	Limited to 3 visits or R3 110 per beneficiary Limited to 5 visits or R4 620 per family Subject to referral from a network GP Pre-authorization required for MRIs and CT scans	
<b>Maternity care</b>	Antenatal consultations are subject to the GP consultations and specialist consultations benefits 4 consultations with a midwife after delivery	
<b>Over-the-counter medicine</b>	Limited to R95 per event Maximum of R265 per beneficiary, per year	
<b>Paramedical/Allied medical professionals</b> (such as physiotherapists, occupational therapists, dieticians and biokineticists)	PMB only	
<b>General medical appliances</b> (such as wheelchairs and crutches)	R5 440 per family You must use a preferred supplier	
<b>Optometry</b>	You must use the contracted service provider Managed Care protocols apply	
<b>Eye tests</b>	1 per beneficiary, at a network provider, at network rates <b>OR</b> R300 per beneficiary, at a non-network provider	
<b>Single vision lenses (Clear) or</b>	100% towards the cost of lenses at network rates R175 per lens, per beneficiary, out of network	
<b>Bifocal lenses (Clear) or</b>	100% towards the cost of lenses at network rates R410 per lens, per beneficiary, out of network	

<b>Multifocal lenses (Clear)</b>	100% towards the cost of lenses at network rates R710 per lens, per beneficiary, out of network
<b>Frames</b>	R225 per beneficiary at a network provider R150 per beneficiary at a non-network provider
<b>Contact lenses</b>	R1 035 per beneficiary (included in the family limit)
<b>Basic dentistry</b>	You must use a provider on the DENIS network Covered at the Bonitas Dental Tariff Managed Care protocols apply
<b>Consultations</b>	1 consultation per beneficiary, per year
<b>Emergency consultation</b>	1 specific (emergency) consultation for pain and sepsis per beneficiary
<b>X-rays: Intra-oral</b>	4 x-rays per beneficiary
<b>X-rays: Extra-oral</b>	1 per beneficiary, in a lifetime X-rays must be submitted to DENIS for review
<b>Scaling and polishing</b>	1 polish <b>OR</b> 1 scaling and polishing per beneficiary
<b>Fluoride treatments</b>	1 treatment for beneficiaries under 16 years
<b>Fissure sealants</b>	1 per tooth, once every 3 years for beneficiaries under 16 years
<b>Infection control, instrument sterilisation and local anaesthetic</b>	1 set per beneficiary, per visit
<b>Laughing gas in dental rooms</b>	Inhalation sedation limited to extensive dental treatment only
<b>Emergency root canal therapy</b>	For emergency treatment only Subject to DENIS treatment protocols
<b>Pulp treatments</b>	For amputation of pulp of primary teeth
<b>Extractions</b> (removal of teeth)	Subject to DENIS treatment protocols Extractions and treatment of septic sockets
<b>Dental fillings</b>	4 fillings per beneficiary Benefit for fillings is granted once per tooth, in 365 days Benefit for retreatment of a tooth is subject to Managed Care protocols

<b>Plastic dentures</b>	1 set of plastic dentures (an upper and a lower) per family, once every 2 years for beneficiaries 21 years and over 20% co-payment applies Pre-authorization required A further 20% co-payment will apply if authorisation is applied for after the treatment has been done
<b>Maxillo-facial surgery in dental chair</b>	PMB only <b>Please note:</b> No benefit for Osseo-integrated implants and Orthognathic surgery Access to a maxillo-facial specialist by DENIS pre-authorization only Pre-authorization from DENIS required
<b>IV conscious sedation in the rooms</b>	Limited to extensive dental treatment Pre-authorization from DENIS required
<b>Hospitalisation</b> (general anaesthetic)	PMB only Pre-authorization from DENIS required



## ADDITIONAL BENEFITS

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

<b>Contraceptives</b>	
<b>For women aged up to 50</b>	R1 050 per family You must use the Designated Service Provider for pharmacy-dispensed contraceptives
<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>Preventative care</b>	
<b>General health</b>	1 HIV test per beneficiary 1 flu vaccine per beneficiary
<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
<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>



## CHRONIC BENEFITS

BonCap ensures that you are covered for the 27 Prescribed Minimum Benefits listed below. You must use Pharmacy Direct, our Designated Service Provider, to get your medicine. If you choose not to use Pharmacy Direct or if you choose to 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



## 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 long.

You will need to register to join these programmes.

<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>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) through Pharmacy Direct, our Designated Service Provider</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>



## IN-HOSPITAL BENEFITS

Hospitalisation is covered at 100% of the Bonitas Rate at all hospitals on the BonCap Network. You must get pre-authorization for your hospital admission. You will have to pay a R6 700 co-payment if you use a non-network hospital (except for emergencies) or you do not get pre-authorization within 48 hours of admission.

<b>GP consultations</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>Specialist consultations</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>Blood tests and other laboratory tests</b>	R25 440 per family
<b>Blood transfusions</b>	R18 480 per family
<b>X-rays and ultrasounds</b>	Unlimited, covered at 100% of the Bonitas Rate
<b>MRIs and CT scans</b> (specialised radiology)	R11 610 per family Pre-authorization required
<b>Paramedical/Allied medical professionals</b> (such as physiotherapists, occupational therapists)	R4 340 per family Your therapist must have a referral from the doctor treating you
<b>Surgical procedures that are not covered</b>	Back and neck surgery Joint replacement surgery Caesarean sections done for non-medical reasons Functional nasal and sinus surgery Varicose vein surgery Hernia repair surgery Laparoscopic or keyhole surgery Gastrosopies, colonoscopies and all other endoscopies Bunion surgery In-hospital dental surgery
<b>Internal and external prostheses</b>	PMB only Managed Care protocols apply Pre-authorization required You must use a preferred supplier
<b>Mental health hospitalisation</b>	PMB only No cover for physiotherapy for mental health admissions Subject to using the Designated Service Provider
<b>Neonatal care</b>	Limited to R45 380 per family, except for PMBs
<b>Take-home medicine</b>	R380 per beneficiary, per hospital stay
<b>Physical rehabilitation</b>	R49 610 per family Pre-authorization required

<b>Alternatives to hospital</b> (hospice, step-down facilities)	R14 280 per family Pre-authorization required
<b>Terminal care</b>	Unlimited Including hospice/private nursing, home oxygen, pain management, psychologist and social worker support
<b>Cancer treatment</b>	PMB only Subject to using the Designated Service Provider
<b>Organ transplants</b>	Unlimited Pre-authorization required
<b>Kidney dialysis</b>	Unlimited You must use a Designated Service Provider, or a 20% co-payment will apply Pre-authorization required
<b>HIV/AIDS</b>	Unlimited, if you register on the HIV/AIDS programme Chronic medicine must be obtained from Pharmacy Direct