

## What you get



Savings

**Plus** benefits for:

**Mental health**

**Basic dentistry**  
in addition to savings

**R1 580**  
for contraceptives



**6** maternity consultations

**2** x2D scans

**1** amniocentesis



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

**1** GP consultation per  
child aged 2 – 12 years

Childhood immunisations

Newborn hearing screening



Wellness screening +

**R1 270**

wellness extender for extra  
consultations and treatment



**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
- ✓ Diabetes
- ✓ Back and neck pain



**Unlimited**

consultations & treatment  
at 100% of the Bonitas Rate

Hospital network applies

**R344 500**  
cancer benefit per family

Co-payments apply to 22  
elective procedures

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

**R15 750**

MRI & CT scan benefit per family  
in-hospital with no co-payments

**Unlimited**

terminal care benefit



**What you pay**

Main member

**R2 027**

Adult dependant

**R1 570**

Child dependant

**R607**

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>	R3 660	R2 832	R1 092
<b>GP consultations</b>	Paid from available savings		
<b>Specialist consultations</b>	Paid from available savings You must get a referral from your GP		
<b>Blood tests and other laboratory tests</b>	Paid from available savings		
<b>X-rays and ultrasounds</b>	Paid from available savings		
<b>MRIs and CT scans</b> (specialised radiology)	Paid from available savings Pre-authorization required		
<b>Acute medicine</b>	Paid from available savings		
<b>Over-the-counter medicine</b>	Paid from available savings		
<b>Paramedical/Allied medical professionals</b> (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Paid from available savings		
<b>General medical appliances</b>	Paid from available savings		
<b>Optometry</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>Mental health consultations</b>	PMB consultations only 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>Basic dentistry</b>	Covered at the Bonitas Dental Tariff
<b>Consultations</b>	2 annual check-ups per beneficiary (once every 6 months)
<b>X-rays: Intra-oral</b>	Managed Care protocols apply
<b>X-rays: Extra-oral</b>	1 per beneficiary, every 3 years Additional benefits may be considered if specialist dental treatment is required

<b>Oral hygiene</b>	2 annual scale and polish treatments per beneficiary (once every 6 months) Fissure sealants are only covered for children under 16 years Fluoride treatments are only covered for children from age 5 and younger than 16 years
<b>Fillings</b>	Benefit for fillings is 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
<b>Root canal therapy and extractions</b>	Managed Care protocols apply



## 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 You must use the Designated Service Provider for pharmacy-dispensed contraceptives
<b>Maternity care</b>	
<b>Per pregnancy</b>	6 antenatal consultations with a gynaecologist, GP or midwife 2 2D ultrasound scans R1 220 for antenatal classes 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>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>Paediatric consultations</b>	2 consultations per child under 1 year 1 consultation per child between ages 1 and 2
<b>GP consultations</b>	1 consultation per child between ages 2 and 12
<b>Immunisations</b>	According to Expanded Programme on Immunisation in South Africa

Preventative care	
<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
Wellness benefits	
<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>	R1 270 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> Each adult beneficiary must complete a wellness screening to access the wellness extender Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening
International travel benefit	
<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

BonFit 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 longer.

You will need to register to join these programmes.

<p><b>Back and neck (DBC)</b></p>	<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>
<p><b>Cancer (Medscheme and ICON)</b></p>	<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>
<p><b>Diabetes management (Medscheme)</b></p>	<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>

<p><b>HIV/AIDS (Aid for AIDS)</b></p>	<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>
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## 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.

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

<b>Specialist consultations/treatment</b>	Unlimited, network specialists covered in full at the Bonitas Rate Unlimited, non-network specialists paid at 100% 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)	R15 750 per family 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 You must use a preferred supplier
<b>Mental health hospitalisation</b>	R32 210 per family No cover for physiotherapy for mental health admissions You must use a Designated Service Provider
<b>Take-home medicine</b>	R380 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>	R344 500 per family You must use a preferred provider Sublimit of R44 220 per beneficiary for Brachytherapy
<b>Organ transplants</b>	Unlimited
<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 programme Chronic medicine must be obtained from the Designated Service Provider
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### A co-payment will apply to the following procedures in hospital:

R1 450 co-payment	R3 680 co-payment	R7 250 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		