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Medical Aid for South Africa

All claims are paid at the Bonitas Rate, unless otherwise stated. All benefits and limits are per calendar year, unless otherwise stated. Managed Care protocols apply. Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this document and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available at www.bonitas.co.za. Benefits are subject to approval from the Council for Medical Schemes.

Monthly contributions	BonComprehensive  Main: R8 217	BonClassic  Main: R5 677	BonComplete  Main: R4 570	BonSave  Main: R2 950	Main: R2 230	Standard Standard Select  Main: R4 230 Main: R3 822	Primary Primary Select  Main: R2 654 Main: R2 322			
(4th and subsequent children covered free)	Adult: R7 749 Child: R1 672	Adult: R4 874 Child: R1 401	Adult: R3 660 Child: R1 241	Adult: R2 284 Child: R883	Adult: R1 727 Child: R669	Adult:       R3 667       Adult:       R3 307         Child:       R1 241       Child:       R1 119	Adult:         R2 076         Adult:         R1 816           Child:         R844         Child:         R738			
Savings	Main: R18 600  Adult: R17 532  Child: R3 780	Main: R9 624  Adult: R8 268  Child: R2 376	Main: R8 208  Adult: R6 576  Child: R2 232	Main: R6 900  Adult: R5 340  Child: R2 064	Main: R4 284  Adult: R3 312  Child: R1 284		N/A			
Self-payment gap	Main: R4 380 Adult: R3 630	N/A	Main: R1 900 Adult: R1 610	-	10000	N/A				
	Child: R1 660		Child: R415 Main: R5 050							
Above threshold benefit	Unlimited	N/A	Adult: R2 970 Child: R1 290		T	N/A				
GP benefit including virtual care consultations	Paid from savings or above threshold benefit	Paid from savings	Paid from savings or above threshold benefit	Paid from savings Additional benefit for GP consultations when savings are finished (limited to 3 per	Paid from savings Additional benefit for GP consultations when savings are finished (limited to 1 per	*Ranges from R4 560 - R8 460 for network GPs (Standard: Sublimit of R1 490 - R2 820 for non-network GPs + 30% co-payment)	*Ranges from R1 960 - R5 200 for network GPs (Primary: Sublimit of R635 - R1 810 for non-network GPs + 30% co-payment)			
(*based on family size)	tillesilolu beriefit		tillesiloid bellelit	beneficiary, maximum 6 per family) paid at the Bonitas Rate	beneficiary, maximum 2 per family) paid at the Bonitas Rate	Nomination of 2 network GPs applies to Standard Select	Nomination of 2 network GPs applies to Primary Select			
Day-to-day benefit (*based on family size)			N/A <b>HO</b> S	SPITAL BENEFITS (pre-autho	orisation required)	*Ranges from R6 380 - R13 340	*Ranges from R2 750 - R6 730			
Hospital network  Hospital cover		N	I/A		Yes Unlimited	N/A Yes	N/A Yes			
<b>GP and specialist consultations</b> (network doctors covered in full at the Bonitas Rate)	Unlimited Specialist covered at 150%, GP covered at 100% of the Bonitas Rate			Unlimited 100% of the Bonitas Rate						
Blood tests and X-rays  MRIs and CT scans	R34 340 per family in and	R31 770 per family	R25 570	U per family	nlimited, 100% of the Bonitas Ra					
(R1 560 co-payment per scan event except for PMB)	out-of-hospital  R60 380 for internal prosthesis per family	in and out-of-hospital		oer family R17 270 per family in hospital		R28 600 per family in and out-of-hospital	R14 240 per family in and out-of-hospital			
Internal and external prostheses	R60 380 for external prosthesis per family	R59 830 per family	R48 440 per family	R34 520 per family (internal only) PMB only		R48 440 per family	PMB only			
Internal nerve stimulators  Cochlear implants	R181 400 per family R304 30	10 per family	N	I/A N/A		R181 400 per family R304 300 per family	N/A N/A			
Mental health hospitalisation  Sublimit of hospitalisation for mental health consultations per family (in or	R50 360 per family	R44 270 per family  R17 070	per family	R34 610 per family	PMB only	R43 620 per family R17 070 per family	R17 010 per family R10 280 per family			
out-of-hospital)  Take-home medicine	Limited to a 7-day supply up to R595 per hospital stay	Limited to a 7-day supply up to R510 per hospital stay	Limited to a 7-day supply up to R450 per hospital stay	Limited to a 7-day supply	up to R420 per hospital stay	Limited to a 7-day supply up to R510 per hospital stay	Limited to a 7-day supply up to R420 per hospital stay			
Physical rehabilitation  Alternatives to hospital (hospice, step-down facilities)		·	<u> </u>		R54 360 per family					
Palliative care (oncology only)	R618 500 per family				Unlimited					
Cancer treatment	R245 400 of this can be used for specialised drugs (including biological drugs)	R410 400 per family	R344 500	per family	R165 500 per family	R344 500 per family	R165 500 per family			
Non-cancer specialised drugs (including biological drugs)  Organ transplants	R207 900 per family			Unlimited	РМВ	3 only	PMB only			
Kidney dialysis HIV/AIDS					a DSP or 20% co-payment applie if you register on the HIV/AIDS p	programme				
Day surgery procedures (applies to selected procedures)		ou must use a network day hospit		pply	You must use a network day hospital or a R4 570 co-payment will apply	You must use a network day hospital or a R2 290 co-payment will apply  Co-payment applies for spinal surgery without DBC	You must use a network day hospital or a R2 290 co-payment will apply  You must use a network day hospital or a R4 570 co-payment will apply			
Co-payments for certain procedures	Co-payment	pplies for spinal surgery without applies for non-ICPS hip and kne ent applies for cataract surgery a	e replacements	Y	'es	intervention  Co-payment applies for non-ICPS hip and knee replacements  Co-payment applies for cataract surgery at a non-DSP	Yes			
GP consultations (including virtual care consultations)		Paid from available savings		OUT-OF-HOSPITAL BE	ENEFITS	Paid from available GP benefit				
Specialist consultations  X-rays and ultrasounds	Paid from available savings and/or above threshold benefit	Paid from available savings	-							
Blood tests  Acute medicine	Paid from available savings and/or above threshold	R7 550 per family (Combined benefit)	-			Paid from available day-to-day benefit				
20% co-payment for non-DSP/ non-formulary use  Over-the-counter medicine	benefit — Medicine limited to			Paid from av	ailable savings	R845 per beneficiary	R515 per beneficiary			
20% co-payment for non-DSP/ non-formulary use  Allied medical professionals (such as dietician, speech and	R15 000 per family above threshold	Paid from available savings	Paid from available savings and/or above threshold			R2 580 per family R1 510 per family				
occupational therapist)  Physiotherapy, podiatry and biokinetics	Paid from available savings and/or above threshold benefit		benefit			Paid from availabl	e day-to-day benefit			
General medical appliances	Paid from available savings	_				R8 410 per family Stoma Care and CPAP machines may exceed the limit by R7 180 per family	Limited to and included in the day-to-day benefit The day-to-day benefit may be exceeded by R6 910 per family for Stoma Care and CPAP machines			
Hearing aids	R28 250 per family every 5 years 10% co-payment applies	R18 500 per family every 5 years 10% co-payment applies		N	1/A	R17 530 per family every 5 years 20% co-payment will apply	N/A			
Optometry (once every 2 years)	Paid from available savings and/or above threshold benefit, limited to R3 500	R5 845 per family		Paid from available savings		R6 700 per family	R5 163 per family			
Refractive surgery	per beneficiary R22 760 per family	R5 138 per family,				  /A				
Basic dentistry  Specialised dentistry	Paid from available savings and/or above threshold benefit	per year R6 186 per family, per year	Covered at the Bonitas		Covered at the Bonitas Dental	I Tariff, subject to the Bonitas Dental Management Programme  Covered at the Bonitas Dental Tariff	N/A			
Chronic benefits	60 chronic conditions	Covered at the Bonitas Dental Tariff 47 chronic conditions	Dental Tariff  31 chronic conditions	N N		45 chronic conditions				
(40% co-payment for non-DSP/ non-formulary use)	R15 160 per beneficiary R30 190 per family	R12 420 per beneficiary R25 680 per family Subject to use of DSP	Unlimited, subject to use of DSP		subject to use of DSP	R10 530 per beneficiary R21 130 per family Unlimited for PMB, subject to use of DSP	Unlimited for PMB, subject to use of DSP			
International travel benefit (per trip)				You must Up to R10 million cover per fam		o departure en you travel outside South Africa				
Africa benefit (per trip)			A	· · · · · · · · · · · · · · · · · · ·	y COVID-19 test and medical qua bital treatment covered at 100% Subject to authorisation	arantine up to R10 000 per person of the Bonitas rate				
Contraceptives (per family for women aged up to 50)	R1 720	R1 720 a	at the DSP	R1 660 a	r pregnancy)	R1 720 at the DSP	R1 660 at the DSP			
Private ward after delivery  Antenatal consultations	Yes	12		6		1/A 12	6			
2D ultrasound scans Antenatal classes		R1 330		R1 280	2 Paid from savings	R1 330	N/A			
Amniocentesis Postnatal consultations	1 4 (1 can be used for a consultation with a lactation specialist)									
Hearing screening  Congenital hypothyroidism screening	CHILDCARE BENEFITS  Newborns, in or out-of-hospital  Infants under 1 month old									
24/7 telephonic baby advice line  Paediatric consultations for children	3				For children under 3 years		1			
under 1 year  Paediatric consultations for children between ages 1 and 2	2	N/A		1		2	1			
GP consultations for children between ages 2 and 12 Childhood immunisations up to the	2			1	manded P	2	1			
age of 12		According to the Expanded Programme on Immunisation in South Africa  PREVENTATIVE CARE								
Dental fissure sealants  HIV test and counselling per beneficiary				To prevent tooth	n decay on permanent teeth for o	aniiaren under 16				
Flu vaccine per beneficiary  Full lipogram every 5 years, for members aged 20 and over		1			1 I/A	1	N/A			
Mammogram every 2 years, women over 40		1 N/A 1 N/A 1					1			
Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69	-				1					
Pneumococcal vaccine every 5 years, members aged 65 and over					1					
Stool test for colon cancer, members between ages 50 and 75  Bone density screening, women aged	-	1 N/A								
65 and men aged 70 and over		1 WELLNESS BENEFITS  WELLNESS BENEFITS								
Wallness sergening										
Wellness screening (Blood pressure, glucose, cholesterol, Body Mass Index and waist-to-hip ratio)  Benefit Booster					1 per beneficiary					
(Blood pressure, glucose, cholesterol,	R2 730 per family Consultations and treatment paid at 100% of the	Consultations and treat	per family ment paid at 100% of the as Rate	Consultations and treat	1 per beneficiary  per family  ment paid at 100% of the  as Rate	R1 880 per family Consultations and treatment paid at 100% of the Bonitas Rate	R1 310 per family  Consultations and treatment paid at 100% of the Bonitas  Rate			

**DSP** = Designated Service Provider **PMB** = Prescribed Minimum Benefits

**WANT TO JOIN?** 

# SMS SWITCH TO 33035 OR VISIT BONITAS.CO.ZA/JOIN

SMSs CHARGED AT R1.50. FREE SMSs DO NOT APPLY. Ts & Cs APPLY.

# **ALREADY A MEMBER? TALK TO US**









	Hospital Standard	BonEssential	BonEssential Select		
	Main: R2 592	Main: R2 033	Main: R1784		
Monthly contributions (4th and subsequent children covered free)	Adult: R2 184	Adult: R1 555	Adult: R1 364		
	Child: R986	Child: R596	Child: R523		
	HOSPITAL BENEFITS (pre-autho	•			
Hospital cover	Unlii	mited	Unlimited, at a network hospital		
GP and specialist consultations  Blood tests and X-rays		Unlimited, 100% of the Bonitas Rate			
MRIs and CT scans	R28 600 per family	per family			
(in and out-of-hospital)  Internal prosthesis (no cover for joint replacements or	R1 560 co-payment per scan event	nent per scan event			
back and neck surgery)	R48 440 per family	3 only			
External prosthesis	PMB only				
Mental health hospitalisation	R34 610	R34 610 per family at a DSP or 30% co-payment applies			
Take-home medicine	Limited to a 7-day supply up to R510 per hospital stay	up to R420 per hospital stay			
Physical rehabilitation		R54 360 per family	r family		
Alternatives to hospital (hospice, step-down facilities)		R18 130 per family			
Palliative care (oncology only)		Unlimited			
Cancer treatment	R165 500 per family	PME	only		
Organ transplants	Unlimited	PME	3 only		
Kidney dialysis	Un	limited at a DSP or 20% co-payment applies at a non-	DSP		
HIV/AIDS		Unlimited, if you register on the HIV/AIDS programme	T		
Day surgery procedures (applies to selected procedures)	You must use a network day hospit	al or a R2 290 co-payment will apply	You must use a network day hospital or a R4 570 co-payment will apply		
Co-payments for certain procedures		Yes			
Chronic benefits		Unlimited for PMB at the DSP			
	ADDITIONAL BENEFITS (in addition t	•			
International travel benefit (per trip)	You must register for this benefit prior to departure Up to R10 million cover per family for medical emergencies when you travel outside South Africa Additional benefit for compulsory COVID-19 test and medical quarantine up to R10 000 per person				
Africa benefit (per trip)	In and c	out-of-hospital treatment covered at 100% of the Bon Subject to authorisation	itas rate		
Contraceptives (per family for women aged up to 50)	R1 720 at the DSP R1 330 at the DSP				
	MATERNITY BENEFITS (per pregnancy)				
	MATERNITY BENEFITS (pe	r pregnancy)			
Antenatal consultations	MATERNITY BENEFITS (pe	r pregnancy) 6			
Antenatal consultations  2D ultrasound scans	MATERNITY BENEFITS (pe	1 3 3			
	MATERNITY BENEFITS (pe	6			
2D ultrasound scans	4 (1	6 2 1 can be used for a consultation with a lactation specia	alist)		
2D ultrasound scans Amniocentesis Postnatal consultations		6 2 1 . can be used for a consultation with a lactation specia	alist)		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening	4 (1	6 2 1 . can be used for a consultation with a lactation special.  FITS  For newborns, in or out-of-hospital	ilist)		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening	4 (1	6 2 1 can be used for a consultation with a lactation species  FITS  For newborns, in or out-of-hospital  For infants under 1 month old	alist)		
2D ultrasound scans Amniocentesis Postnatal consultations  Hearing screening Congenital hypothyroidism screening 24/7 telephonic baby advice line	4 (1	6 2 1 . can be used for a consultation with a lactation special.  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years	alist)		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between	4 (1 CHILDCARE BENE	6 2 1 . can be used for a consultation with a lactation special.  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years	/A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2	4 (1 CHILDCARE BENE	6 2 1 . can be used for a consultation with a lactation special.  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N			
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between	4 (1 CHILDCARE BENE	6 2 1 . can be used for a consultation with a lactation species.  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N	/A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2	2	for newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  N  N  ARE	/A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12	2 1 PREVENTATIVE CA	for newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  N  N  ARE	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants	2 1 PREVENTATIVE CA	fits  Can be used for a consultation with a lactation special fits  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  N  1  ARE  One per tooth once every 3 years to prevent toot	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary	2 1 PREVENTATIVE CA	6 2 1 Can be used for a consultation with a lactation specie  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N 1 ARE  One per tooth once every 3 years to prevent toot	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and	2 1 PREVENTATIVE CA	firs  can be used for a consultation with a lactation special firs  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  N  1  ARE  One per tooth once every 3 years to prevent toot  1	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40	2 1 PREVENTATIVE CA	6 2 1 can be used for a consultation with a lactation special  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N 1 1 ARE  One per tooth once every 3 years to prevent toot  1 1 1	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69  Pneumococcal vaccine every 5 years, members aged 65	2 1 PREVENTATIVE CA	fits  can be used for a consultation with a lactation special fits  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  N  1  1  1  1  1  1	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69  Pneumococcal vaccine every 5 years, members aged 65 and over  Stool test for colon cancer, members between ages 50	2 1 PREVENTATIVE CA	6 2 1 Can be used for a consultation with a lactation special  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N  1  1  1  1  1  1  1  1  1  1	/A /A		
2D ultrasound scans Amniocentesis Postnatal consultations  Hearing screening Congenital hypothyroidism screening 24/7 telephonic baby advice line Paediatric consultations for children under 1 year Paediatric consultations for children between ages 1 and 2 GP consultations for children between ages 2 and 12  Dental fissure sealants HIV test and counselling per beneficiary Flu vaccine per beneficiary Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69  Pneumococcal vaccine every 5 years, members aged 65 and over	2 1 PREVENTATIVE CANNA	6 2 1 Can be used for a consultation with a lactation special  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	/A /A		
2D ultrasound scans Amniocentesis Postnatal consultations  Hearing screening Congenital hypothyroidism screening 24/7 telephonic baby advice line Paediatric consultations for children under 1 year Paediatric consultations for children between ages 1 and 2 GP consultations for children between ages 2 and 12  Dental fissure sealants HIV test and counselling per beneficiary Flu vaccine per beneficiary Mammogram every 2 years, women over 40 Pap smear every 3 years, women between ages 21 and 65 Prostate screening antigen test, men between ages 45 and 69 Pneumococcal vaccine every 5 years, members aged 65 and over  Stool test for colon cancer, members between ages 50 and 75	2 1 PREVENTATIVE CA	6 2 1 Can be used for a consultation with a lactation special  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69  Pneumococcal vaccine every 5 years, members aged 65 and over  Stool test for colon cancer, members between ages 50	2 1 PREVENTATIVE CANNA	6 2 1 Can be used for a consultation with a lactation special  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	/A /A		
2D ultrasound scans  Amniocentesis  Postnatal consultations  Hearing screening  Congenital hypothyroidism screening  24/7 telephonic baby advice line  Paediatric consultations for children under 1 year  Paediatric consultations for children between ages 1 and 2  GP consultations for children between ages 2 and 12  Dental fissure sealants  HIV test and counselling per beneficiary  Flu vaccine per beneficiary  Mammogram every 2 years, women over 40  Pap smear every 3 years, women between ages 21 and 65  Prostate screening antigen test, men between ages 45 and 69  Pneumococcal vaccine every 5 years, members aged 65 and over  Stool test for colon cancer, members between ages 50 and 75  Wellness screening  (Blood pressure, glucose, cholesterol, Body Mass Index and waist-to-hip ratio)  Benefit Booster  Benefit includes: GP, specialist, biokineticist, physiotherapy and alternative healthcare consultation(s), paramedical services, acute and over-the-counter medicine, non-surgical procedures, blood tests and X-rays	2 1 PREVENTATIVE CANNA	1 can be used for a consultation with a lactation species  FITS  For newborns, in or out-of-hospital  For infants under 1 month old  For children under 3 years  N N N 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	/A /A		

	BonCap							
	R0 to R9 430		R9 431 to R1		R15 321 to F	210 020	R19 931+	
	Main: R1 2	7/1	Main:	R1 507	Main:	R2 429	Main:	R2 982
Monthly contributions	Adult: R1 2		Adult:	R1 507	Adult:	R2 429	Adult:	R2 982
	Child: R60		Child:	R693	Child:	R919	Child:	R1 131
	HOS	PITAL BENEFITS	(pre-authoris	sation required)				
Hospital cover				Unlin	nited			
GP and specialist consultations (network doctors covered in full at negotiated rates)	Unlimited, covered at 100% of the Bonitas Rate							
Blood tests and X-rays	Blood tests R27 880 per family							
MRIs and CT scans		X-rays unlimited, 100% of the Bonitas Rate						
Internal and external prostheses	R12 720 per family, R1 040 co-payment per scan event  PMB only							
Mental health hospitalisation	PMB only  PMB only at a DSP							
	PMB only at a DSP  Limited to a 7-day supply up to R420 per hospital stay							
Physical rehabilitation	R54 360 per family							
Alternatives to hospital (hospice, step-down facilities)	R15 660 per family							
Palliative care (oncology only)				Unlin	nited			
Cancer treatment				PMB only	at a DSP			
Organ transplants				PMB only	at a DSP			
Kidney dialysis				Unlimited at a DSP or 2	0% co-paymer	nt applies		
HIV/AIDS			Unlim	ited, subject to registrati	on on the HIV/	AIDS programme		
Natural CR assultation is duding sixtual and		OUT-OF-HO	OSPITAL BENI					
Network GP consultations including virtual care consultations (GP nomination applies)			Unlimit	ed, using a maximum of 2 Pre-authorisation re				
Non-network GP consultations	1 out-of-network consultation per beneficiary, maximum 2 consultations per family, limited to R1 110 20% co-payment applies							
<b>Network specialist consultations</b> (this benefit includes acute medicine, blood tests, X-rays, MRIs and CT scans)	3 visits or R3 280 per beneficiary or 5 visits or R4 870 per family							
Non-network specialist consultations (this benefit includes acute medicine, blood tests, X-rays, MRIs and CT scans)	1 visit or R1 100 per beneficiary or 2 visits or R2 000 per family 10% co-payment applies							
<b>GP-referred acute medicine, X-rays and blood tests</b> (*based on family size)	*Ranges from R1 940 - R4 680 Subject to the BonCap formulary, Bonitas pharmacy network and use of a network provider							
Over-the-counter medicine	R100 per event, R280 per beneficiary per year Subject to the BonCap medicine formulary, Bonitas pharmacy network and use of a network provider							
Allied medical professionals (such as dietician, speech and occupational therapist)	PMB only							
General medical appliances	R5 960 per family							
Optometry (once every 2 years)	Managed Care protocols apply							
Basic dentistry	Managed Care protocols apply							
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a R10 390 co-payment will apply							
Chronic benefits	Unlimited for PMB at the DSP  ADDITIONAL RENEETS							
Contraceptives (per family for women aged up to 50)	ADDITIONAL BENEFITS  R1 110 at the DSP							
Contraceptives (per family for women aged up to 50)	CHILDCARE BENEFITS							
Hearing screening	Newborns, in or out-of-hospital							
Congenital hypothyroidism screening				Infants under	der 1 month old			
24/7 telephonic baby advice line	For children under 3 years							
	PREVENTATIVE CARE							
Dental fissure sealants	One per tooth once every 3 years to prevent tooth decay on permanent teeth for children under 16							
HIV test and counselling per beneficiary	1							
Flu vaccine per beneficiary –	1							
Mammogram every 2 years, women over 40	1							
Pap smear every 3 years, women between ages 21 and 65			1					
Prostate screening antigen test, men between ages 45 and 69				1	1			
Pneumococcal vaccine every 5 years, members aged 65 and over	1							
Stool test for colon cancer, members between ages 50 and 75				1	1			
	WELLNESS BENEFITS							
Wellness screening (Blood pressure, glucose, cholesterol, Body Mass Index and waist-to-hip ratio)	1 per beneficiary							
DSP = Designated Service Provider PMB = Pres	cribed Minimum Ber	efits						

	BonStart	BonStart Plus				
	Main: R1 338	Main: R1 670				
Monthly contributions	Adult: R1 338	Adult: R1 587				
	Child: R1 338  HOSPITAL BENEFITS (pre-authorisation require	Child: R735				
Hospital cover	Unlimited	d, at BonStart Hospital Network				
GP and specialist consultations	R1 500 co-payment per admission, except for PMB emergence	ies R1 000 co-payment per admission, except for PMB emergencies ed, 100% of the Bonitas Rate				
Blood tests and X-rays	Blood tests limited to R25 950 per family  Unlimited, covered at 100% of the Bonitas Rate					
	X-rays unlimited, covered at 100% of the Bonitas Rate  R11 840 per family	R16 070 per family				
MRIs and CT scans	R2 500 co-payment per non-PMB scan event	R2 000 co-payment per non-PMB scan event				
Allied medical professionals (such as dietician, speech and occupational therapist)		PMB only				
Physiotherapy and biokinetics	Unlimited at the BenStart Hespital Network					
Childbirth	Unlimited at the BonStart Hospital Network Emergency approved C-sections only					
Neonatal care	Limited to R46 290 per family, except for PMB  Internal: R16 070 per family (no cover for					
Internal and external prostheses	PMB only	joint replacement except for PMB) External: PMB only				
Mental health hospitalisation	PMB only at a DSP					
Take-home medicine	Limited to a 7-d	ay supply up to R390 per hospital stay				
Physical rehabilitation  Alternatives to hospital (hospice, step-down facilities)	R14 570 per family	R16 880 per family				
Palliative care (oncology only)		Unlimited				
Dentistry		PMB only				
Cancer treatment  Organ transplants	DMR only at	a DSB or a 2004 co payment andies				
Kidney dialysis	PMB only, at a DSP or a 30% co-payment applies					
HIV/AIDS	Unlimited, if you	u register on the HIV/AIDS programme				
	OUT-OF-HOSPITAL BENEFITS					
GP consultations	Unlimited Network GP consultations, R110 co-payment per v Pre-authorisation required from 6th visit.	isit. Unlimited Network GP consultations, R55 co-payment per visit. Pre-authorisation required from 10th visit.				
Virtual Care GP and nurse consultations	Limited to 1 visit per family up to	Unlimited  Limited to 2 visits per family up to				
Specialist consultations	R1 100 R220 co-payment per	R2 000 R110 co-payment per visit				
e bis all a see for V discount black and	Including all acute medicine, basic radiology, specialised radiology and pathology prescribed by the specialist  Limited to R1 500 per family  Limited to R2 800 per family					
Combined benefit for X-rays, ultrasounds, blood tests and acute medicine	Acute medicine: 20% co-payment per script, subject to the med formulary, 40% co-payment for non-DSP use					
Over-the-counter medicine	Limited to R95 per event, R460 per family per year Subject to the medicine formulary, 40% co-payment for non-DS	Limited to R145 per event, R690 per family per year Subject to the medicine formulary, 40% co-payment for non-DSP use				
General medical appliances	PMB only	R5 550 per family				
Optometry  Basic dentistry	1 eye test per beneficiary, R110 co-payment  1 consultation per beneficiary, R110 co-payment	1 eye test per beneficiary, R55 co-payment  1 consultation per beneficiary, R55 co-payment				
Physiotherapy	2 consultations per beneficiary for sport-related injuries, R110 co-					
Mental health	РМВ	only, subject to use of DSP				
Day surgery procedures (applies to selected procedures)	You must use a network	x day hospital or a R10 650 co-payment applies				
Co-payments for certain procedures  Chronic benefits	Yes  Unlimited for PMB, subject to use of DSP					
	ADDITIONAL BENEFITS					
International travel benefit (per trip)	You must register for this benefit prior to departure Up to R10 million cover per family for medical emergencies when you travel outside South Africa Additional benefit for compulsory COVID-19 test and medical quarantine up to R10 000 per person					
Africa benefit (per trip)	. ,	ID-19 test and medical quarantine up to R10 000 per person ered at 100% of the Bonitas rate. Subject to authorisation				
Contraceptives (per family for women aged up to 50)	R1 070 at the DSP	R1 290 at the DSP				
	MATERNITY CARE (per pregnancy)					
Antenatal consultations  2D ultrasound scans		6 2				
Amniocentesis	N/A	1				
Postnatal consultations		4 (1 can be used for a consultation with a lactation specialist)				
Having associate	CHILDCARE BENEFITS	Newhores is a out of hespital				
Hearing screening  Congenital hypothyroidism screening	N/A	Newborns, in or out-of-hospital  Infants under 1 month old				
24/7 telephonic baby advice line	Fo	or children under 3 years				
	PREVENTATIVE CARE					
Dental fissure sealants  HIV test and counselling per beneficiary	To prevent tooth deca	y on permanent teeth for children under 16				
Flu vaccine per beneficiary		1				
Pap smear every 3 years, women between ages 21-65						
Wellness screening (Blood pressure, glucose, cholesterol,	WELLNESS BENEFITS					
Body Mass Index and waist-to-hip ratio)	1 per beneficiary					
Benefit Booster	BENEFIT BOOSTER					
Benefit includes: GP, specialist, biokineticist, physiotherapy and alternative healthcare consultation(s), paramedical		R940 per family				
services, acute and over-the-counter medicine, non- surgical procedures, blood tests and X-rays	Consultations and tr	eatment paid at 100% of the Bonitas Rate				
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## DOWNLOAD THE NEW BONITAS MEMBER

### **APP**

# MANAGING YOUR MEDICAL AID IS EASY

With the new app you can:

- · Check your benefits
- · Find a network provider
- Have a virtual consultation with a GP
- · See the balance of your Medical Savings Account
- · Submit your medication script to Pharmacy Direct for delivery
- · Chat to a call centre agent
- · Access and download your documents i.e. tax certificates and monthly statements
- · Save and access information for emergency contacts
- · Access your digital membership card
- · Update important information for you and everyone on your plan
- · Create a medicine list with the medicine scanner and get reminders of when to take them



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This easy and reliable platform gives you another self-service channel to access your medical aid information and get in touch with us.

#### You can:

- Get your statements
- Save your electronic membership card

WhatsApp

- View claims for the last 90 days
- Download your tax certificate or certificate of membership
- Chat live to resolve queries



#### **AMP UP YOUR WELLNESS!**

AMP is a brand-new section in the app which aims to change the health and wellness behaviour of our members and beneficiaries, guiding you to a healthier you. It's absolutely free and available to all members and beneficiaries who are 18 years and older.

- · Create your own avatar
- · Get a health score for yourself and each of your dependants
- Receive nudges to educate and guide you to a healthier lifestyle
- Earn badges (and bragging rights!) for completing health questionnaires or a health risk assessment
- Get access to bespoke eating plans from EatForLife
- · Access virtual gym sessions
- · Access the AVO store which offers:
- · Lifestyle rewards
- · Discounted deals from more than 7 000 different merchants
- 1% cashback on all purchases
- Free delivery on orders over R450

#### DOWNLOAD NOW!





All claims are paid at the Bonitas Rate, unless otherwise stated. All benefits and limits are per calendar year, unless otherwise stated. Managed Care protocols apply. Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this document and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available at www.bonitas.co.za.

Benefits are subject to approval from the Council for Medical Schemes.