

BONSAVE

&

**BONFIT
SELECT**

SAVINGS

2021



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Bonitas

Medical Aid for South Africa

WHAT YOU PAY

BONSAVE

MAIN MEMBER

R2 847

ADULT DEPENDANT

R2 205

CHILD DEPENDANT

R852

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MAIN MEMBER

R2 152

ADULT DEPENDANT

R1 668

CHILD DEPENDANT

R645

YOU ONLY PAY FOR A MAXIMUM OF THREE CHILDREN. FULL-TIME STUDENTS PAY CHILD RATES UP TO AGE 24 YEARS.

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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.

	BONSAVE			BONFIT^{SELECT}		
	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
SAVINGS	R6 660	R5 160	R1 992	R4 128	R3 204	R1 236
GP CONSULTATIONS (INCLUDING VIRTUAL CARE CONSULTATIONS)	Paid from available savings			Paid from available savings		
SPECIALIST CONSULTATIONS	Paid from available savings		You must get a referral from your GP	Paid from available savings		You must get a referral from your GP
BLOOD AND OTHER LABORATORY TESTS	Paid from available savings			Paid from available savings		
X-RAYS AND ULTRASOUNDS	Paid from available savings			Paid from available savings		
ACUTE MEDICINE AND OVER-THE-COUNTER MEDICINE	Paid from available savings			Paid from available savings		
ALLIED MEDICAL PROFESSIONALS (SUCH AS DIETICIAN, SPEECH AND OCCUPATIONAL THERAPY)	Paid from available savings			Paid from available savings		
PHYSIOTHERAPY, PODIATRY AND BIOKINETICS	Paid from available savings			Paid from available savings		
OPTOMETRY	Paid from available savings			Paid from available savings		
GENERAL MEDICAL APPLIANCES (SUCH AS WHEELCHAIRS AND CRUTCHES)	Paid from available savings		Subject to preferred supplier, frequency limits and Managed Care protocols	Paid from available savings		Subject to preferred supplier, frequency limits and Managed Care protocols
EXTERNAL PROSTHESES	Paid from available savings			No benefit		
MRIs AND CT SCANS (SPECIALISED RADIOLOGY)	R24 610 per family, in and out-of-hospital	Pre-authorisation required		Paid from available savings		Pre-authorisation required
	R1 500 co-payment per scan except for PMB					
MENTAL HEALTH CONSULTATIONS	In and out-of-hospital consultations (included in the mental health hospitalisation benefit)		Limited to R16 430 per family	In and out-of-hospital consultations (included in the mental health hospitalisation benefit)		PMB consultations only
BASIC DENTISTRY	Covered at the Bonitas Dental Tariff			Covered at the Bonitas Dental Tariff		Managed Care protocols apply
CONSULTATIONS	2 annual check-ups per beneficiary (once every 6 months)			2 annual check-ups per beneficiary (once every 6 months)		
X-RAYS: INTRA-ORAL	Managed Care protocols apply			No benefit		
X-RAYS: EXTRA-ORAL	1 per beneficiary, every 3 years			No benefit		

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	BONSAVE		BONFIT ^{SELECT}	
PREVENTATIVE CARE	2 annual scale and polish treatments per beneficiary (once every 6 months)	Fissure sealants are only covered for children under 16 years	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		Fluoride treatments are only covered for children from age 5 and younger than 16 years	
FILLINGS	Benefit for fillings is granted once per tooth, every 2 years	Benefit for re-treatment of a tooth is subject to Managed Care protocols	No benefit	
	A treatment plan and X-rays may be required for multiple fillings			
ROOT CANAL THERAPY AND EXTRACTIONS	Managed Care protocols apply	Benefit for root canal includes all teeth except primary teeth and permanent molars	No benefit	
	Normal extractions included	Surgical extractions not covered		
PLASTIC DENTURES AND ASSOCIATED LABORATORY COSTS	No benefit		No benefit	
MAXILLO-FACIAL SURGERY AND ORAL PATHOLOGY				
SURGERY IN THE DENTAL CHAIR	PMB only	Pre-authorisation required	No benefit	
HOSPITALISATION (GENERAL ANAESTHETIC)	PMB only	Pre-authorisation required	No benefit	
INHALATION SEDATION IN DENTAL ROOMS (LAUGHING GAS)	Managed Care protocols apply		No benefit	
MODERATE/DEEP SEDATION IN THE ROOMS (IV CONSCIOUS)	Limited to extensive conservative dental treatment only	Managed Care protocols apply	No benefit	
	Pre-authorisation required			

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ADDITIONAL BENEFITS

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

	BONSAVE		BONFIT^{SELECT}	
ADDITIONAL GP CONSULTATIONS (INCLUDING VIRTUAL CARE CONSULTATIONS)	If you use all your savings for the year, your family will still get a maximum of 6 GP consultations (limited to 3 per beneficiary) paid at the Bonitas Rate		If you use all your savings for the year, your family will still get a maximum of 2 GP consultations (limited to 1 per beneficiary) paid at the Bonitas Rate	
CONTRACEPTIVES				
FOR WOMEN AGED UP TO 50	R1 660 per family	You must use the Designated Service Provider for pharmacy-dispensed contraceptives	R1 660 per family	You must use the Designated Service Provider for pharmacy-dispensed contraceptives
	If you choose not to use a Designated Service Provider, a 40% co-payment applies		If you choose not to use a Designated Service Provider, a 40% co-payment applies	
MATERNITY CARE				
PER PREGNANCY	6 antenatal consultations with a gynaecologist, GP or midwife	2 2D ultrasound scans	6 antenatal consultations with a gynaecologist, GP or midwife	2 2D ultrasound scans
	1 amniocentesis	4 consultations with a midwife after delivery (1 of these can be used for a consultation with a lactation specialist)	1 amniocentesis	4 consultations with a midwife after delivery (1 of these can be used for a consultation with a lactation specialist)
	R1 280 for antenatal classes	Access to the Bonitas Maternity Programme	Access to the Bonitas Maternity Programme	
CHILDCARE				
HEARING SCREENING	For newborns, in or out-of-hospital		For newborns, in or out-of-hospital	
CONGENITAL HYPOTHYROIDISM SCREENING	For infants under 1 month old		For infants under 1 month old	
BABYLINE	24/7 helpline for medical advice for children under 3 years		24/7 helpline for medical advice for children under 3 years	
PAEDIATRICIAN OR GP CONSULTATIONS	2 consultation per child under 1 year	1 consultation per child between ages 1 and 2	2 consultation per child under 1 year	1 consultation per child between ages 1 and 2
GP CONSULTATIONS	1 consultation per child between ages 2 and 12		1 consultation per child between ages 2 and 12	
IMMUNISATIONS	According to Expanded Programme on Immunisation in South Africa		According to Expanded Programme on Immunisation in South Africa	
PREVENTATIVE CARE				
GENERAL HEALTH	1 HIV test per beneficiary	1 flu vaccine per beneficiary	1 HIV test per beneficiary	1 flu vaccine per beneficiary
WOMEN'S HEALTH	1 mammogram every 2 years, for women over 40	1 pap smear every 3 years, for women between ages 21 and 65	1 mammogram every 2 years, for women over 40	1 pap smear every 3 years, for women between ages 21 and 65
MEN'S HEALTH	1 prostate screening antigen test for men between ages 45 and 69		1 prostate screening antigen test for men between ages 45 and 69	
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	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

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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 	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	Available after completing a wellness screening	R1 310 per family which can be used for: <ul style="list-style-type: none"> • GP consultations only • Biokineticist consultations and treatment • Dietician consultations and treatment • Physiotherapist consultations and treatment • A programme to stop smoking • X-rays as per formulary • Blood tests as per formulary • Access to Run/Walk for Life 	Available after completing a wellness screening	R1 310 per family which can be used for: <ul style="list-style-type: none"> • GP consultations only • Biokineticist consultations and treatment • Dietician consultations and treatment • Physiotherapist consultations and treatment • A programme to stop smoking • X-rays as per formulary • Blood tests as per formulary • Access to Run/Walk for Life
	Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening		Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening	
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	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
AFRICA BENEFIT				
PER TRIP	In and out-of-hospital treatment covered at 100% of the Bonitas rate	Subject to authorisation	In and out-of-hospital treatment covered at 100% of the Bonitas rate	Subject to authorisation

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CHRONIC BENEFITS

BonSave 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

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PRESCRIBED MINIMUM BENEFITS COVERED

1.	Addison's Disease
2.	Asthma
3.	Bipolar Mood Disorder
4.	Bronchiectasis
5.	Cardiac Failure
6.	Cardiomyopathy
7.	Chronic Obstructive Pulmonary Disease
8.	Chronic Renal Disease
9.	Coronary Artery Disease

10.	Crohn's Disease
11.	Diabetes Insipidus
12.	Diabetes Type 1
13.	Diabetes Type 2
14.	Dysrhythmias
15.	Epilepsy
16.	Glaucoma
17.	Haemophilia
18.	HIV/AIDS

19.	Hyperlipidaemia
20.	Hypertension
21.	Hypothyroidism
22.	Multiple Sclerosis
23.	Parkinson's Disease
24.	Rheumatoid Arthritis
25.	Schizophrenia
26.	Systemic Lupus Erythematosus
27.	Ulcerative Colitis

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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.

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BACK AND NECK	Helps manage severe back and neck pain	Offers a personalised treatment plan for up to 6 weeks
	Includes assistance from doctors, physiotherapists and biokineticists	Gives access to a home care plan to maintain long-term results
	We cover the cost of the programme	Highly effective and low-risk, with an excellent success rate
	Uses the DBC network	
CANCER	Puts you first, offering emotional and medical support	Delivers cost-effective care of the highest quality
	Liaises with your doctor to ensure your treatment plan is clinically appropriate to meet your needs	Matches the treatment plan to your benefits to ensure you have the cover you need
	Access to a social worker for you and your loved ones	Uses the ICON network of oncology specialists
	Uses the Bonitas Oncology Medicine Network (20% co-payment applies for use of a non-network provider)	
DIABETES MANAGEMENT	Empowers you to make the right decisions to stay healthy	Offers a personalised care plan for your specific needs
	Provides cover for the tests required for the management of diabetes as well as other chronic conditions	Helps you track the results of the required tests
	Offers access to diabetes doctors, dieticians and podiatrists	Helps you better understand your condition through diabetes education
	Gives access to a dedicated Health Coach to answer any questions you may have	
HIV/AIDS	Provides you with appropriate treatment and tools to live a normal life	Covers medicine to treat HIV (including drugs to prevent mother-to-child transmission and infection after sexual assault or needle-stick injury)
	Treatment and prevention of opportunistic infections such as pneumonia, TB and flu	Covers regular blood tests to monitor disease progression, response to therapy and to detect possible side-effects of treatment
	Offers HIV-related consultations to visit your doctor to monitor your clinical status	Gives ongoing patient support via a team of trained and experienced counsellors
	Offers access to telephonic support from doctors	Helps in finding a registered counsellor for emotional support
MATERNITY SUPPORT	Access to 24/7 maternity advice line	Pregnancy education emails and SMSs sent to you weekly
	Dedicated maternity nurse/midwife to support and advise you throughout your pregnancy	Online antenatal classes to prepare you for the birth and what to expect when you get home
	Access to articles regarding common pregnancy concerns	Baby bag including baby care essentials

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IN-HOSPITAL BENEFITS

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This benefit offers cover for major medical events that result in a beneficiary being admitted to hospital. Members have access to cover at a private hospital.

Pre-authorisation is required. A co-payment may apply to specific admissions and/or procedures. Managed Care protocols apply.

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This benefit offers cover for major medical events that result in a beneficiary being admitted to hospital. Members have access to cover at a private hospital.

Pre-authorisation is required. A co-payment may apply to specific admissions and/or procedures. Managed Care protocols apply.

Please note: On the BonFit Select option you must use a hospital on the BonFit Select Network or you will have to pay a 30% co-payment.

	BONSAVE	BONFIT ^{SELECT}
SPECIALIST CONSULTATIONS/TREATMENT	Unlimited, network specialists covered in full at the Bonitas Rate	Unlimited, non-network specialists paid at 100% of the Bonitas Rate
GP CONSULTATIONS/TREATMENT	Unlimited, covered 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)	R24 610 per family, in and out-of-hospital	Pre-authorisation required
	R1 500 co-payment per scan except for PMB	
CATARACT SURGERY	You must use a Designated Service Provider, or a R6 000 co-payment will apply	
ALLIED MEDICAL PROFESSIONALS (SUCH AS DIETICIAN, SPEECH AND OCCUPATIONAL THERAPY)	Subject to available savings, except for PMB	Covered at the Bonitas Rate
	Subject to referral by treating practitioner	
PHYSIOTHERAPY, PODIATRY AND BIOKINETICS	Subject to available savings, except for PMB	Covered at the Bonitas Rate
	Subject to referral by treating practitioner	
INTERNAL PROSTHESIS	R33 220 per family (no cover for joint replacement except for PMB)	Managed Care protocols apply
	You must use a preferred supplier	
MENTAL HEALTH HOSPITALISATION	R33 310 per family	No cover for physiotherapy for mental health admissions
	You must use a Designated Service Provider or a 30% co-payment will apply	
TAKE-HOME MEDICINE	R405 per beneficiary, per hospital stay	
PHYSICAL REHABILITATION	R52 320 per family	
ALTERNATIVES TO HOSPITAL (HOSPICE, STEP-DOWN FACILITIES)	R17 450 per family	Managed Care protocols apply
TERMINAL CARE (ONCOLOGY ONLY)	Unlimited	Including hospice/private nursing, home oxygen, pain management, psychologist and social worker support
CANCER TREATMENT	R344 500 per family	You must use a preferred provider
	Sublimit of R44 220 per beneficiary for Brachytherapy	
ORGAN TRANSPLANTS	Unlimited	Sublimit of R33 220 per beneficiary for corneal grafts

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KIDNEY DIALYSIS
HIV/AIDS
DAY SURGERY PROCEDURES (APPLIES TO SELECTED PROCEDURES)

Unlimited	You must use a Designated Service Provider, or a 20% co-payment will apply
Unlimited, if you register on the HIV/AIDS programme	Chronic medicine must be obtained from Designated Service Provider
You must use a network day hospital or a R2 200 co-payment will apply	

Unlimited	You must use a Designated Service Provider, or a 20% co-payment will apply
Unlimited, if you register on the HIV/AIDS programme	Chronic medicine must be obtained from Pharmacy Direct
You must use a network day hospital or a R4 400 co-payment will apply	

PROCEDURE CO-PAYMENTS

R1 570 co-payment	R3 980 co-payment	R7 840 co-payment
<ol style="list-style-type: none"> 1. Colonoscopy 2. Conservative Back Treatment 3. Cystoscopy 4. Facet Joint Injections 5. Flexible Sigmoidoscopy 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 	<ol style="list-style-type: none"> 1. Arthroscopy 2. Diagnostic Laparoscopy 3. Laparoscopic Hysterectomy 4. Percutaneous Radiofrequency Ablations (Percutaneous Rhizotomies) 	<ol style="list-style-type: none"> 1. Laparoscopic Pyeloplasty 2. Laparoscopic Radical Prostatectomy 3. Nissen Fundoplication (Reflux Surgery)

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