

HOSPITAL STANDARD

HOSPITAL

2021



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Bonitas

Medical Aid for South Africa

WHAT YOU PAY

MAIN MEMBER
R2 434

ADULT DEPENDANT
R2 051

CHILD DEPENDANT
R926

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

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

IN-HOSPITAL BENEFITS

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.

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)	R27 530 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)	PMB only	Subject to referral by treating practitioner
PHYSIOTHERAPY, PODIATRY AND BIKINETICS	PMB only	Subject to referral by treating practitioner
INTERNAL PROSTHESIS	R46 620 per family (no cover for joint replacements except for PMB)	Managed Care protocols apply
	You must use a preferred supplier	
EXTERNAL PROSTHESIS	PMB only	Managed Care protocols apply
HOSPITALISATION FOR BASIC DENTISTRY (GENERAL ANAESTHETIC)	Co-payment of R3 500 per hospital admission for children younger than 5 years and R5 000 for all other admissions	Admission protocols apply
	General anaesthetic is only available to children under the age of 5 for extensive dental treatment once per lifetime	Managed Care protocols apply
	Pre-authorisation required	General anaesthetic benefit is available for the removal of impacted teeth
MODERATE/DEEP SEDATION IN THE ROOMS (IV CONSCIOUS)	Managed Care protocols apply	Pre-authorisation required
MENTAL HEALTH HOSPITALISATION	R33 310 per family	No cover for physiotherapy for mental health admissions
TAKE-HOME MEDICINE	R490 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	R165 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
KIDNEY DIALYSIS	Unlimited	You must use a Designated Service Provider, or a 20% co-payment will apply

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

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

PROCEDURE CO-PAYMENTS

R1 570 co-payment	R3 980 co-payment	R7 840 co-payment
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	1. Arthroscopy 2. Diagnostic Laparoscopy 3. Laparoscopic Hysterectomy 4. Percutaneous Radiofrequency Ablations (Percutaneous Rhizotomies)	1. Laparoscopic Pyeloplasty 2. Laparoscopic Radical Prostatectomy 3. Nissen Fundoplication (Reflux Surgery)

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ADDITIONAL BENEFITS

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

CONTRACEPTIVES		
FOR WOMEN AGED UP TO 50	R1 660 per family If you choose not to use a Designated Service Provider, a 40% co-payment applies	You must use the Designated Service Provider for pharmacy-dispensed contraceptives
MATERNITY CARE		
PER PREGNANCY	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)
	Access to the Bonitas Maternity Programme	
CHILDCARE		
HEARING SCREENING	For newborns, in or out-of-hospital	
CONGENITAL HYPOTHYROIDISM SCREENING	For infants under 1 month old	
BABYLINE	24/7 helpline for medical advice for children under 3 years	
PAEDIATRICIAN OR GP CONSULTATIONS	2 consultations 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	
PREVENTATIVE CARE		
GENERAL HEALTH	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
MEN'S HEALTH	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
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
WELLNESS EXTENDER	Available after completing a wellness screening	R1 3 10 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		

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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
AFRICA BENEFIT		
PER TRIP	In and out-of-hospital treatment covered at 100% of the Bonitas rate	Subject to authorisation

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CHRONIC BENEFITS

Hospital Standard ensures that you are covered for the **27** Prescribed Minimum Benefits listed below on the applicable formulary. 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
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.

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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