

2017

BON**ESSENTIAL**

> **SWITCH** TO MEDICAL AID

Bonitas



BONESSENTIAL

This hospital plan offers rich hospital benefits with some value-added benefits.

- > Unlimited cover up to 100% in hospital
- > Network specialists paid in full in hospital
- > Additional benefit for take-home medicine after hospital stay
- > Reasonable co-payments for certain in-hospital procedures
- > 27 PMB chronic conditions covered
- > Childhood illness and maternity benefits
- > Basic preventative care benefits
- > Annual wellness screening and R750 for Wellness Extender



**Main
member**

R1 473



**Adult
dependant**

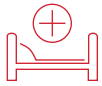
R1 127



**Child
dependant**

R 432

Your 4th and subsequent children will be covered free of charge.



IN-HOSPITAL BENEFITS

Cover for major medical events that result in a beneficiary being admitted into hospital.

Pre-authorisation is required.

We negotiate extensively with hospitals to ensure the best possible value for our members. Members have access to all private hospitals. A 30% co-payment will apply to admissions at specific hospitals. Please call us on **0860 002 108** or log in to www.bonitas.co.za for a list of these hospitals.

GP consultations	Unlimited, covered at 100% of the Bonitas Rate
Specialist consultations	Unlimited, network specialists covered in full Unlimited, non-network specialists paid 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)	Unlimited Pre-authorisation required
Paramedical/Allied medical professionals (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
Internal and external prostheses	PMB only Managed Care protocols apply Pre-authorisation required You must use a preferred supplier
Mental health hospitalisation	R29 000 per family Physiotherapy will be excluded for all mental health admissions You must use a Designated Service Provider
Take-home medicine	R340 per beneficiary, per hospital stay
Physical rehabilitation	R44 650 per family Pre-authorisation required

Alternatives to hospital (hospice, step-down facilities)	R14 900 per family Pre-authorisation required
Cancer treatment	R310 150 per family, You must use a preferred provider Pre-authorisation required
Organ transplants	Unlimited, pre-authorisation required
Kidney dialysis	Unlimited, at a Designated Service Provider Pre-authorisation required
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme

A co-payment will apply to the following procedures in hospital

R1 300 co-payment	R3 300 co-payment	R6 500 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		



CHRONIC BENEFITS

BonEssential ensures that you are covered for the 27 Prescribed Minimum Benefits listed below on the applicable formulary. Pre-authorization is required. If you choose not to use the Designated Service Provider 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



SUPPLEMENTARY BENEFITS

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

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
	A Bonitas baby bag (you must register for this after obtaining pre-authorization for the delivery)
Babyline	
For children under 3 years	Access to telephone helpline for 24/7 medical advice, including weekends and holidays

Childhood illness benefit	
Children between ages 2 and 12	1 GP consultation
Preventative care	
General health	1 HIV test per beneficiary
	1 flu vaccine per beneficiary
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	R750 per family
	Each beneficiary must complete a wellness screening and register for this benefit. You may then choose from the following additional benefits: <ul style="list-style-type: none"> • GP consultation(s) • Biokineticist consultation(s) • Dietician consultation(s) • Physiotherapy consultation(s) • A programme to stop smoking All claims are paid at the Bonitas Rate

Bonitas

 0860 002 108

 www.bonitas.co.za

 Bonitas Medical Fund

 @BonitasMedical

 **SWITCH TO MEDICAL AID**

Please note: Please note: Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure, the website and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available on request. Benefits are approved by the Council for Medical Schemes.CMS01-02FEB2017.

Report fraud on the Whistleblower Hotline
0800 112 811