

BONSTART

EDGE

2021



0860 002 108 | bonitas.co.za

Bonitas

Medical Aid for South Africa

WHAT YOU PAY

MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
R1 452	R1 452	R1 452

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.

OUT-OF-HOSPITAL BENEFITS

GP CONSULTATIONS	You must complete the Online Wellness Assessment first	Unlimited network GP consultations
	R110 co-payment per visit	Authorisation required after 6th visit
VIRTUAL CARE GP AND NURSE CONSULTATIONS	Unlimited network GP and Nurse Virtual Care consultations	
SPECIALIST CONSULTATIONS	No benefit	
GP-REFERRED ACUTE MEDICINE, X-RAYS AND BLOOD TESTS	Limited to R1 500 per family	
	For acute medicine: • A 20% co-payment will apply per script • You must use a Bonitas Pharmacy Network or a 40% co-payment will apply • Subject to medicine formulary use	
OVER-THE-COUNTER MEDICINE	Limited to R95 per event	Maximum of R460 per family, per year
	Formulary and Bonitas Pharmacy Network applies	40% co-payment for non-network use
OPTOMETRY	1 eye test per beneficiary at a network provider	R110 co-payment
BASIC DENTISTRY	1 dental consultation per beneficiary	R110 co-payment
GENERAL APPLIANCES (SUCH AS WHEELCHAIRS AND CRUTCHES)	PMB only	You must use a preferred supplier
PHYSIOTHERAPY	2 consultations for sport-related injuries	R110 co-payment
	You must get a referral from your network GP or medical specialist	
PSYCHIATRY	PMB only	
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme	Chronic medicine must be obtained from the Designated Service Provider, or a 30% upfront co-payment will apply

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.

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 070 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	
MATERNITY CARE		
PER PREGNANCY	Access to the Bonitas Maternity Programme	
PREVENTATIVE CARE		
GENERAL HEALTH	1 HIV test per beneficiary	1 flu vaccine per beneficiary
WOMEN’S HEALTH	1 pap smear every 3 years, for women between ages 21 and 65	
CHILDCARE		
HEARING SCREENING	No benefit	
CONGENITAL HYPOTHYROIDISM SCREENING	No benefit	
BABYLINE	24/7 helpline for medical advice for children under 3 years	
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
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

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.

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.

CANCER	Puts you first, offering emotional and medical support
	Liaises with your doctor to ensure your treatment plan is clinically appropriate to meet your needs
	Access to a social worker for you and your loved ones
	Uses the Bonitas Oncology Medicine Network (20% co-payment applies for use of a non-network provider)
HIV/AIDS	Provides you with appropriate treatment and tools to live a normal life
	Treatment and prevention of opportunistic infections such as pneumonia, TB and flu
	Offers HIV-related consultations to visit your doctor to monitor your clinical status
	Offers access to telephonic support from doctors
MATERNITY SUPPORT	Access to 24/7 maternity advice line
	Dedicated maternity nurse/midwife to support and advise you throughout your pregnancy
	Access to articles regarding common pregnancy concerns

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 the BonStart Hospital Network. Pre-authorisation is required. Managed Care protocols apply.

Please note: On these options you must use a hospital on the BonStart Hospital Network or you will have to pay a R10 650 co-payment.

PRIVATE HOSPITAL CARE	Unlimited, at the BonStart Hospital Network	R1 500 co-payment per admission, except for motor vehicle accidents, maternity confinements and emergency treatment
GP CONSULTATIONS	Day surgery network for defined procedures (R10 650 co-payment at other hospitals)	
SPECIALIST CONSULTATIONS	Unlimited, covered at 100% of the Bonitas Rate	
BLOOD TESTS	R25 950 per family except for PMB	
BLOOD TRANSFUSIONS	R18 850 per family except for PMB	
X-RAYS AND ULTRASOUNDS	Unlimited, covered at 100% of the Bonitas Rate	
MRI_s AND CT SCANS (SPECIALISED RADIOLOGY)	R11 840 per family	R2 500 co-payment per scan except for PMB
ALLIED MEDICAL PROFESSIONALS (SUCH AS DIETICIAN, SPEECH AND OCCUPATIONAL THERAPY)	Pre-authorisation required	
PHYSIOTHERAPY, PODIATRY AND BIKINETICS	PMB only	Subject to referral by treating practitioner
NATURAL BIRTH	PMB only	Subject to referral by treating practitioner
CAESAREAN BIRTH	Unlimited on the BonStart Hospital Network	R10 650 co-payment at non-network hospitals
NEONATAL CARE	Emergency approved C-sections only	Managed Care protocols apply
INTERNAL PROSTHESIS	Limited to R46 290 per family except for PMB	
EXTERNAL PROSTHESIS	PMB only	You must use a preferred supplier
MENTAL HEALTH HOSPITALISATION	Pre-authorisation required	Managed Care protocols apply
TAKE-HOME MEDICINE	PMB only	You must use a preferred supplier
PHYSICAL REHABILITATION	PMB only	You must use a Designated Service Provider
ALTERNATIVES TO HOSPITAL (HOSPICE, STEP-DOWN FACILITIES)	No cover for physiotherapy for mental health admissions	
TERMINAL CARE (ONCOLOGY ONLY)	R390 per hospital stay	
CATARACT SURGERY	R50 600 per family	Pre-authorisation required
DENTISTRY	R14 570 per family	Pre-authorisation required
	Managed Care protocols apply	
	Unlimited	Includes hospice/private nursing, home oxygen, pain management, psychologist and social worker support
	You must use a Designated Service Provider, or a R6 000 co-payment will apply	
	PMB only	

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.

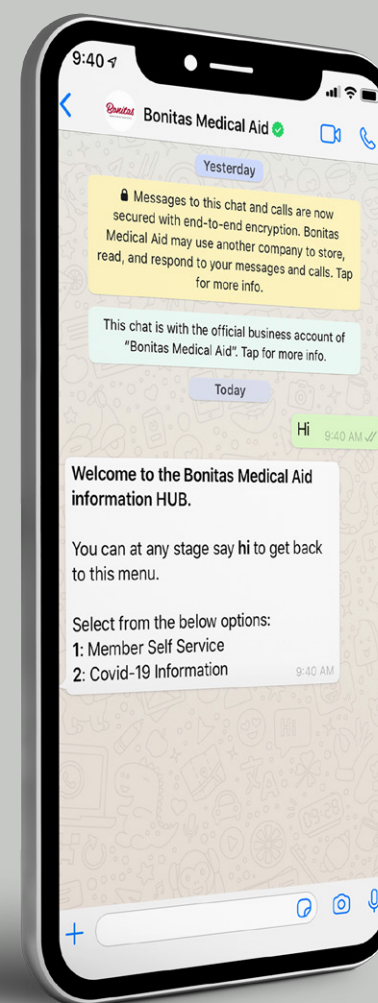
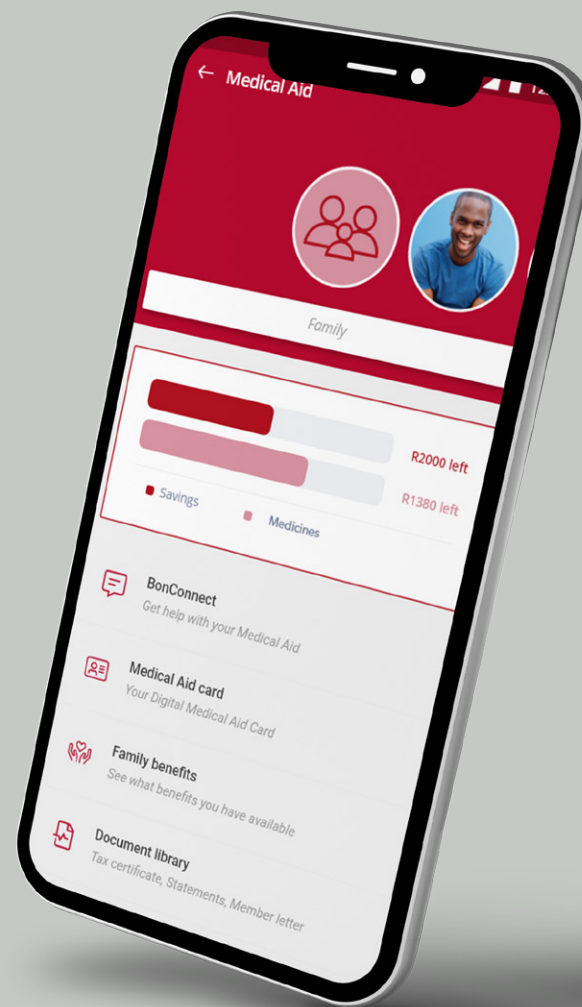
CANCER TREATMENT	PMB only	Pre-authorisation required
	You must use a Designated Service Provider, or a 30% upfront co-payment will apply	
ORGAN TRANSPLANTS	PMB only	Pre-authorisation required
	You must use a Designated Service Provider, or a 30% upfront co-payment will apply	
KIDNEY DIALYSIS	PMB only	Pre-authorisation required
	You must use a Designated Service Provider, or a 30% upfront co-payment will apply	
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme	Chronic medicine must be obtained from the Designated Service Provider, or a 30% upfront co-payment will apply
	You must use a network day hospital or a R10 650 co-payment will apply	
DAY SURGERY PROCEDURES (APPLIES TO SELECTED PROCEDURES)		
PROCEDURE CO-PAYMENTS	R2 550 co-payment	
	1. Laparoscopic Hysterectomy	
	2. Arthroscopy (when done as part of a surgical procedures)	

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.

A new app to help you manage your medical aid.
Bonitas Member App



DOWNLOAD NOW!



Add our number, **0600702491**,
to your WhatsApp and type
'Hi' to start a session.



0860 002 108



www.bonitas.co.za



Bonitas Medical Fund



@BonitasMedical

Please note: Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure 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. 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.