

*Bonitas*

REGISTERED BY ME ON

2024/01/23

REGISTRAR OF MEDICAL SCHEMES

# BONITAS MEDICAL FUND ANNEXURE B

OPTIONS:

HOSPITAL STANDARD

BONESSENTIAL

BONESSENTIAL SELECT

2024



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**A ENTITLEMENT OF BENEFITS**

- A1 The Bonitas Fund Tariff is defined as the Bonitas monetary tariffs applicable in 2023 increased by an average of 6.5%.
- A2 Beneficiaries are entitled to benefits as shown in this Annexure B, subject to the monetary limits and implementation restrictions set out herein, to the exclusions referred to in Annexure C of the Rules, to the general limitation and restriction of benefits set out in Annexure D of the Rules and to the procedural and other requirements set out in the main rules. Benefits are applicable per annum, unless otherwise stated in the Benefits Table in paragraph D below.
- A3 Specialist Network appointed as the Scheme's DSP for PMBs (refer to Annexure D: 7.3.6), is applicable for all In and Out of hospital consultations and procedures.
- A3.1 Specialist Network
- A3.1.1 The Specialist Network includes, but is not limited to, the following specialists:
- Cardio Thoracic Surgery
  - Cardiology
  - Dermatology
  - Gastroenterology
  - Neurology
  - Neurosurgery
  - Obstetrics and Gynaecology
  - Ophthalmology
  - Orthopaedics
  - Otorhinolaryngology (ENT)
  - Paediatrics
  - Plastic and Reconstructive Surgery
  - Psychiatry
  - Pulmonology
  - Rheumatology
  - Specialist Medicine
  - Surgery
  - Urology

A3.1.2 In-Specialist Network, in hospital rates are applicable as follows:

- The contracted rate for the Hospital Standard, BonEssential and BonEssential Select Options.

A3.1.3 In-Specialist Network, out of hospital Tariffs are applicable as follows:

- The contracted rate for the Hospital Standard, BonEssential and BonEssential Select Options.

A4 In addition to the Specialist Network, the Scheme appointed the Oncology Network for the provision of oncology treatment for both in-and-out of hospital care for members enrolled on the Oncology programme.

## **B CHARGING OF BENEFITS, LIMITS INCLUDING OVERALL ANNUAL LIMITS AND MEMBERSHIP CATEGORY**

B1 Valid claims will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower cost or Bonitas Tariff, or Uniform Patient Fee Schedule for Public hospitals, or 100% of the Bonitas Dental Tariff as prescribed or rendered by a medical, dental or alternative healthcare practitioner or at a percentage as indicated in the table below. The cost of a valid claim shall be determined for the purpose of reimbursing the member or the supplier and the share of such cost that the Fund will bear. The balance of the share of costs to make up 100% thereof shall be the member's responsibility except for Prescribed Minimum Benefits.

B2 Legally prescribed acute or chronic medicines claims will be reimbursed at 100% of (1) the single exit price plus the negotiated dispensing fee or (2) the single exit price plus 20% capped at a maximum of R20 (Vat exclusive) if a non-contracted pharmacy is used. Both subject to the reimbursement limit, i.e. Medicine Price List and applicable formularies. Co-payments to apply where relevant.

## **B3 MEMBERSHIP CATEGORY**

Member	=	M0
Member plus 1 dependant	=	M1
Member plus 2 dependants	=	M2
Member plus 3 dependants	=	M3
Member plus 3 and more dependants	=	M4+

B4 Mental Health in Hospital will be covered subject to the relevant managed healthcare programme, provided that the treatment is rendered in a designated service provider facility. The DSP facility must be an appropriate mental health facility as licensed by the Department of Health and credentialed to have: Dedicated psychiatric beds, dedicated psychiatric teams and psychiatric therapeutic programmes. Emergency admissions, defined as an afterhours admission, will be approved until the first working day whereupon the patient should be transferred to a credentialed psychiatric facility.

- B5 The Infertility benefit includes the following procedures or interventions as prescribed by the Regulations to the Medical Schemes Act 131 of 1998 in Annexure A, paragraph 9, Code 902M:

Hysterosalpingogram	Laparoscopy
The following blood test:	Hysteroscopy
Day 3 FSH/LH	Surgery (Uterus and tubal)
Oestradiol	Manipulation of ovulation defects and deficiencies
Thyroid functions (TSH)	Semen analysis (volume; count; mobility; morphology; MAR - (test)
Prolactin	Basic counselling and advice on sexual behaviour, temperature charts, etc
Rubella	Treatment of local infections
HIV	
VDRL	
Chlamydia	
Day 21 Progesterone	

- B6 A member or beneficiary will be required to obtain a referral from a registered general practitioner for a specialist consultation. However should a member/beneficiary not have a referral, the claim will not be covered.

The following exceptions are applicable:

- 2 (two) Gynaecologist consultations or visits per annum for female beneficiaries;
- Maternity
- Children under the age of 2 (two) years, for Paediatrician visits or consultations.
- Consultations with Oncologists and Haematologists
- Consultations with Ophthalmologists
- Specialist to specialist referral.

On depletion of benefits, PMB above limits will only be applicable via the contracted Designated Service Providers of the fund, subject to Regulation 8.

### C PRESCRIBED MINIMUM BENEFITS (PMBs)

Prescribed Minimum Benefits as shown in Annexure A of the General Regulations, made in terms of the medical Schemes Act 131 of 1998, override all benefits indicated in this annexure, and are payable in full.

The Prescribed Minimum Benefits are available in conjunction with the Fund's contracted managed care programmes, which include the application of treatment protocols, medicine formularies, pre-authorisation and case management.

These measures have been implemented to ensure appropriate and effective delivery of Prescribed Minimum Benefits.

See Annexure D – Paragraph 7 for a full explanation

#### D ANNUAL BENEFITS AND LIMITS.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
	<b>OVERALL ANNUAL LIMIT</b>	No limit.	No limit.	No limit.	
	<b>PERSONAL MEMBER SAVINGS ACCOUNT</b>	Not applicable.	Not applicable.	Not applicable.	
	<b>General Practitioner Network</b>				
<b>D1</b>	<b>ALTERNATIVE HEALTHCARE (See B1)</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.1</b>	<b>Homoeopathic Consultations and/or treatment</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.2</b>	<b>Homoeopathic Medicines</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.3</b>	<b>Acupuncture</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.4</b>	<b>Naturopathy Consultations and/or treatment and medicines.</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.5</b>	<b>Phytotherapy</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	
<b>D1.6</b>	<b>Osteopathy</b>	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D2	AMBULANCE SERVICES (See B1)	100% of cost if authorised by the preferred provider.	100% of cost if authorised by the preferred provider.	100% of cost if authorised by the preferred provider.	Subject to the contracted provider. Non-authorisation will result in non-payment except for PMBs.
D3	APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS (See B1)	<div style="border: 2px solid red; padding: 5px; display: inline-block;"> <p style="color: red; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 5px 0 0 0;">2024/01/23</p> <p style="color: red; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>			Diabetic accessories and appliances - (with the exception of glucometers) to be pre-authorised and claimed from the chronic medicine benefits D11.3. .Subject to frequency limits as per managed care protocols.
D3.1	In and Out of Hospital				
D3.1.1	General medical and surgical appliances, including wheelchairs and repairs, and large orthopaedic appliances	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	Hiring or buying medical or surgical aids as prescribed by a medical practitioner.
D3.1.2	Hearing Aids and repairs	No benefit.	No benefit.	No benefit.	
D3.1.3	CPAP Apparatus for sleep apnoea	No benefit.	No benefit.	No benefit.	CPAP Machines are subject to the relevant managed healthcare programme and to its prior authorisation.
D3.1.4	Stoma Products	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	
D3.1.5	Specific appliances, accessories				Subject to the relevant managed healthcare programme and to its prior authorisation and if the treatment forms part of the relevant managed healthcare programme, out of hospital.
D3.1.5.1	Oxygen therapy, equipment (not including hyperbaric oxygen treatment)	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
					<div style="border: 2px solid red; padding: 5px; display: inline-block;"> <b>REGISTERED BY ME ON</b>             2024/01/23   <hr style="border-top: 1px dashed red;"/> <b>REGISTRAR OF MEDICAL SCHEMES</b> </div>
D3.1.5.2	Home Ventilators	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.3	Long leg callipers	Limited to and included in D20.2.	Limited to and included in D20.2.	Limited to and included in D20.2.	
D3.1.5.4	Foot orthotics	No benefit.	No benefit.	No benefit.	





PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D4	BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (See B1)	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	Subject to the relevant managed healthcare programme and to its prior authorisation and if the treatment forms part of the relevant managed healthcare programme, out of hospital.
D5	CONSULTATIONS AND VISITS BY MEDICAL PRACTITIONERS (See B1)	<div style="border: 2px solid red; padding: 5px; margin: 0 auto; width: fit-content;"> <p style="color: red; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>			
D5.1	General Practitioners (Including Virtual Consultations with network GPs)				This benefit excludes <ul style="list-style-type: none"> <li>• Dental Practitioners and Therapists (D6),</li> <li>• Ante-natal visits and consultations (D10);</li> <li>• Psychiatrists, Psychologists, Psychometrists and Registered Counsellors (D12);</li> <li>• Oncologists, Haematologists and Credentialed Medical Practitioners during active and post-active treatment periods (D14);</li> <li>• Paramedical Services (D17);</li> <li>• Physiotherapists and Biokineticists in hospital (D19.1).</li> </ul>
D5.1.1	In Hospital	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of Bonitas Tariff for general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of Bonitas Tariff for general practitioners.</li> </ul>	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of Bonitas Tariff for general practitioners.</li> </ul>	
D5.1.2	Out of Hospital	No benefit, unless PMB at a network GP.	No benefit, unless PMB at a network GP, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, at a network GP, or limited to and included in the Benefit Booster benefit in D27.2.	See D27.2



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D5.1.3	Childhood illness benefit	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	<div style="border: 2px solid red; padding: 5px; margin: 0 auto; width: fit-content;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
D5.2	Medical Specialist (See A3 and B1)				
D5.2.1	In Hospital	<ul style="list-style-type: none"> <li>• No limit</li> <li>• 100% of the Bonitas Tariff for non-network specialists.</li> <li>• The contracted rate applies for network specialists.</li> <li>• (See Annexure D: 7.3.6).</li> </ul>	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of the Bonitas Tariff for non-network specialists.</li> <li>• The contracted rate applies for network specialists.</li> <li>• (See Annexure D: 7.3.6).</li> </ul>	<ul style="list-style-type: none"> <li>• No limit.</li> <li>• 100% of the Bonitas Tariff for non-network specialists.</li> <li>• The contracted rate applies for network specialists.</li> <li>• (See Annexure D: 7.3.6).</li> </ul>	All consultations and procedures within the Specialist Network will be paid at the contracted rate, with no co-payment applicable.
D5.2.2	Out of Hospital (See A3 and B6)	No benefit, unless PMB.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	Referral to a specialist must be done by a registered general practitioner and a valid referral obtained. The following

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
					<p>exceptions are applicable as per B6:</p> <ul style="list-style-type: none"> <li>• Two (2) Gynaecologist visits/consultations per annum for female beneficiaries;</li> <li>• Consultations and visits related to maternity;</li> <li>• Children under the age of two (2) years for Paediatrician visits/consultations;</li> <li>• Visits with Ophthalmologists, Haematologists and Oncologists;</li> <li>• Specialist to specialist referral.</li> </ul>
	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p>-----</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>				
D5.2.3	<b>Infant Paediatric Benefit (Consultation with a GP or Paediatrician)</b>	<ul style="list-style-type: none"> <li>• 2 Paediatric consultations per beneficiary for children aged 0 - 12 months within the age bracket.</li> <li>• 1 Paediatric consultation per beneficiary for children aged 13 - 24 months within the age bracket, included in the OAL.</li> </ul>	<ul style="list-style-type: none"> <li>• No benefit.</li> </ul>	<ul style="list-style-type: none"> <li>• No benefit.</li> </ul>	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D6	DENTISTRY (SEE B1)	No benefit.			Subject to the Dental Management Programme.
D6.1	BASIC DENTISTRY	No benefit.	Fissure sealants are available for beneficiaries younger than 16 years of age and limited to one per tooth in 3 years	Fissure sealants are available for beneficiaries younger than 16 years of age and limited to one per tooth in 3 years	Subject to Dental Managed Care Protocols
D6.1.1	Hospitalisation (general anaesthetic) Moderate/Deep Sedation in the rooms  <div style="border: 2px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON  2024/01/23  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>• Subject to pre- authorisation.</li> <li>• Certain maxillo-facial procedures are covered in hospital.</li> <li>• General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment.</li> <li>• General anaesthetic benefits are available for the removal of impacted teeth subject to managed care protocols.</li> <li>• Subject to the Hospital Standard Hospital Network.</li> <li>• 30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to pre- authorisation.</li> <li>• General anaesthetic benefits are available for the removal of impacted teeth only.</li> <li>• Benefit is subject to managed care protocols.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to pre- authorisation.</li> <li>• teeth;General anaesthetic benefits are available for the removal of impacted teeth only.</li> <li>• Benefit is subject to managed care protocols.</li> <li>• Subject to the BonEssential Select Hospital Network.</li> <li>• 30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to managed care protocols for removal of impacted teeth, and for extensive dental treatment for children under the age of 5 (limited to one admission per lifetime.)The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> <li>• Admission protocols apply.</li> <li>• Multiple hospital admissions are not covered.</li> <li>• On Hospital Standard a, co-payment of R3 500 per hospital admission applies for children younger than 5 years and R5 000 for any other admission, including removal of impacted teeth or medical condition and on BonEssential and BonEssential Select co-payment of R5 000 for removal of impacted teeth, or</li> <li>• R2 500 upfront co-payment to apply for any admission, including removal of impacted teeth or medical admission if the dental treatment is done in a Day Clinic.</li> </ul>

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D6.2	ADVANCED DENTISTRY (See B1)	No benefit.	No benefit.	No benefit.	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: auto;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
D6.2.1	Crowns	No benefit.	No benefit.	No benefit.	
D6.2.2	Partial Chrome Cobalt Frame Dentures	No benefit.	No benefit.	No benefit.	
D6.2.3	Osseo-integrated Implants and orthognathic surgery (functional correction of malocclusion)	No benefit.	No benefit.	No benefit.	
D6.2.4	Oral Surgery	No benefit.	No benefit.	No benefit.	
D6.2.5	Orthodontic Treatment	No benefit.	No benefit.	No benefit.	
D6.2.6	Maxillo-facial surgery	See D23.1.2.	See D23.1.2.	See D23.1.2.	
D6.2.7	Periodontal treatment	No benefit.	No benefit.	No benefit.	
D7	HOSPITALISATION (See B1)				
D7.1	Private Hospitals and unattached operating theatres (See B1)				Subject to the relevant managed healthcare programme and its prior authorisation.



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D7.1.1	In Hospital  <div style="border: 2px solid red; padding: 5px; text-align: center;">REGISTERED BY ME ON  2024/01/23  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>No limit.</li> <li>No benefit for Deep Brain Stimulation Implantation.</li> <li>No benefit for Joint Replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>No benefit for Deep Brain Stimulation Implantation.</li> <li>No benefit for Joint Replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>No benefit for Deep Brain Stimulation Implantation.</li> <li>Subject to the BonEssential Select Hospital Network.</li> <li>No benefit for Joint Replacements, unless PMB.</li> <li>No benefit for back and neck surgery, unless PMB.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<p>Subject to the managed health care programme and prior authorisation. Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items.</p> <p>This benefit excludes: hospitalisation for:</p> <ul style="list-style-type: none"> <li>Osseo-integrated implants</li> <li>Orthognathic surgery (D6);</li> <li>Maternity (D10);</li> <li>Mental Health (D12);</li> <li>Organ and haemopoietic stem cell (bone marrow) transplantation</li> <li>immunosuppressive medication (D16);</li> <li>Renal Dialysis chronic (D22);</li> <li>Refractive surgery (D23.1.1).</li> </ul>
D7.1.2	Medicine on discharge from hospital (TTO) (See B2)	<ul style="list-style-type: none"> <li>Limited to and included in the OAL.</li> <li>Up to 7 days' supply, to a maximum of R545 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the OAL.</li> <li>Up to 7 days' supply, to a maximum of R445 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in the OAL.</li> <li>Up to 7 days' supply, to a maximum of R445 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	
D7.1.3	Casualty/emergency room visits				The risk benefit is maximum 2 visits per family either in a private or public hospital setting.
D7.1.3.1	Facility fee	<ul style="list-style-type: none"> <li>Subject to bona fide emergencies.</li> </ul>	<ul style="list-style-type: none"> <li>Subjectto bona fide emergencies.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to bona fide emergencies.</li> </ul>	Will be included in the hospital benefit if a retrospective authorisation is given by the

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p>-----</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, included in the OAL.</li> <li>Subsequent emergency rooms visits are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, included in the OAL.</li> <li>Subsequent emergency rooms visits are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme, or limited to and included in D27.2.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 emergency rooms visits per family, included in the OAL.</li> <li>Subsequent emergency rooms visits are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme, or limited to and included in D27.2.</li> </ul>	relevant managed healthcare programme for bona fide emergencies.
D7.1.3.2	<b>Consultations</b>	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>Subsequent emergency consultations are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>Subsequent emergency consultations are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme, or limited to and included in D27.2.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 2 consultations per family, limited to and included in the OAL for bona fide emergencies.</li> <li>Subsequent emergency consultations are subject to bona fide emergencies and pre-authorisation by the relevant managed healthcare programme, or limited to and included in D27.2.</li> </ul>	
D7.1.3.3	<b>Medicine</b>	No benefit.	No benefit.	No benefit.	
D7.2	<b>Public hospitals (See B1)</b>				

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D7.2.1	In hospital	No limit.	No limit.	No limit.	Subject to managed health care programme and prior authorisation. Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. This benefit excludes hospitalisation for: <ul style="list-style-type: none"> <li>• Osseo-integrated implants and orthognathic surgery (D6);</li> <li>• Maternity (D10);</li> <li>• Mental Health (D12);</li> <li>• Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16);</li> <li>• Renal dialysis chronic (D22);</li> <li>• Refractive surgery (D23.1.1).</li> </ul>
					<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>
D7.2.2	Medicine on discharge from hospital (TTO) (See B2)	<ul style="list-style-type: none"> <li>• Limited to and included in the OAL.</li> <li>• Up to 7 days' supply, to a maximum of R545 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to and included in the OAL.</li> <li>• Up to 7 days' supply, to a maximum of R445 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to and included in the OAL.</li> <li>• Up to 7 days' supply, to a maximum of R445 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.</li> </ul>	
D7.2.3	Casualty/emergency room visits				The risk benefit is maximum 2 visits per family either in a private or public hospital setting.
D7.2.3.1	Facility Fee	<ul style="list-style-type: none"> <li>• Subject to bona fide emergencies.</li> <li>• Limited to 2 emergency rooms visits per family, included in the OAL.</li> <li>• 100% of the Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to bona fide emergencies.</li> <li>• Limited to 2 emergency rooms visits per family, included in the OAL.</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to bona fide emergencies.</li> <li>• Limited to 2 emergency visits per family, included in the OAL.</li> </ul>	Will be included in the hospital benefit if retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.





PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
					to the same benefits that apply to hospitalisation.
D7.3.1	Physical Rehabilitation hospitals	R57 890 per family, for all services.	R57 890 per family, for all services.	R57 890 per family, for all services.	See D7.3.
D7.3.2	Sub-acute facilities, including Hospice	R19 310 per family.	R19 310 per family.	R19 310 per family.	This benefit includes psychiatric nursing but excludes midwifery services. See D7.3.
D7.3.3	Homebased Care including private nursing and Outpatient antibiotic therapy in lieu of hospitalisation	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> </ul>	Subject to the relevant managed healthcare programme.
D7.3.4	Terminal Care (Non-oncology)	Limited to and included in D7.3.2, and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2, and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2, and above limits, subject to pre-authorisation.	Subject to the relevant managed healthcare programme.
D8	IMMUNE DEFICIENCY SYNDROME RELATED TO HIV INFECTION (SEE B1)	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to PMBs.</li> </ul>	Subject to registration on the relevant managed healthcare programme. Subject to clinical protocols.
D8.1	Anti-retroviral medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	
D8.2	Related medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	
D8.3	Related pathology	Limited to and included in D8.	Limited to and included in D8.	Limited to and included in D8.	Pathology as specified by the relevant managed healthcare programme, out of hospital.
D8.4	Related consultations	Limited to and included in D8.	Limited to and included in D8.	Limited to and included in D8.	
D8.5	All other services	Limited to and included in D1 - D7 and D9 – D27.	Limited to and included in D1 - D7 and D9 – D27.	Limited to and included in D1 - D7 and D9 – D27.	

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D9	INFERTILITY (See B1 and B5)	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Subject to the relevant managed healthcare programme, and its prior authorisation
D10	MATERNITY (See A3 & B1)				Subject to the relevant managed healthcare programme and to its prior authorisation.
D10.1	Confinement in hospital  <div style="border: 2px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON  2024/01/23  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>No limit</li> <li>100% of Bonitas Tariff for non-network specialists.</li> <li>The contracted rate applies for network specialists.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions</li> </ul>	<ul style="list-style-type: none"> <li>No limit</li> <li>100% of Bonitas Tariff for non-network specialists.</li> <li>The contracted rate applies for network specialists.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the general practitioner or non-network specialist.</li> <li>Subject to the BonEssential Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	Delivery by a general practitioner or medical specialist and the services of the attendant paediatrician and/or anaesthetists are included. Included in global obstetric fee is post-natal care by a general practitioner and medical specialist up to and including the six week post-natal consultation.
D10.1.1	Medicine on discharge from hospital (TTO) (See B2)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D10.1.2	Confinement in a registered birthing unit	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist out of hospital.</li> <li>Subject to the Hospital Standard Hospital Network.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist out of hospital.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist out of hospital.</li> <li>Subject to the BonEssential Select Hospital Network.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and its prior authorisation.</li> <li>Delivery by a midwife.</li> <li>Hire of water bath and oxygen cylinder limited to and included in OAL This must be hired from a practitioner who has a registered practice number.</li> <li>One of the post-natal midwife consultations may</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
		<ul style="list-style-type: none"> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>		<ul style="list-style-type: none"> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>be used for a lactation specialist consultation out of hospital.</li> </ul>
D10.2	<b>Confinement out of hospital</b>  <div style="border: 2px solid red; padding: 5px; text-align: center;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <hr style="border-top: 1px dashed red;"/> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D10.1.</li> <li>4 x post-natal midwife consultations per pregnancy, of which one (1) may be used by a lactation specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and its prior authorisation.</li> <li>Delivery by a midwife</li> <li>Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.</li> <li>One of the post-natal midwife consultations may be used for a lactation specialist.</li> </ul>
D10.2.1	<b>Consumables and pharmaceuticals</b>	Limited to and included in D10.1.	Limited to and included in D10.1.	Limited to and included in D10.1.	Registered medicine, dressings and materials supplied by a midwife out of hospital.
D10.3	<b>Related maternity services</b>	Limited to and included in D10.1.	Limited to and included in D10.1.	Limited to and included in D10.1.	
D10.3.1	<b>Ante-natal consultations</b>	<ul style="list-style-type: none"> <li>6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy.</li> </ul>	
D10.3.2	<b>Related tests and procedures</b>	<ul style="list-style-type: none"> <li>Pregnancy related tests and procedures.</li> <li>2 x 2D pregnancy scans.</li> <li>1 x amniocentesis per pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>Pregnancy related tests and procedures.</li> <li>2 x 2D pregnancy scans.</li> <li>1 x amniocentesis per pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>Pregnancy related tests and procedures.</li> <li>2 x 2D pregnancy scans.</li> <li>1 x amniocentesis per pregnancy.</li> </ul>	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D11	MEDICINE AND INJECTIONS MATERIAL (See B1 and B2)				<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
D11.1	Routine/ (acute) medicine	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.1.1	Medicine on discharge from hospital (TTO)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D11.1.2	Contraceptives	<ul style="list-style-type: none"> <li>Limited to R1 950 per family.</li> <li>Limited to females up to the age of 50 years.</li> <li>Subject to the DSP pharmacy.</li> <li>40% co-payment applies for the voluntary use of a non-DSP pharmacy.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R1 500 per family.</li> <li>Limited to females up to the age of 50 years.</li> <li>Subject to the DSP pharmacy.</li> <li>40% co-payment applies for the voluntary use of a non-DSP pharmacy.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R1 500 per family.</li> <li>Limited to up to the age of 50 years.</li> <li>Subject to the DSP pharmacy.</li> <li>40% co-payment applies for the voluntary use of a non-DSP pharmacy.</li> </ul>	
D11.2	Pharmacy Advised therapy Schedules 0, 1, 2 and medicine advised and dispensed by a pharmacist.	No benefit.	No benefit.	No benefit.	
D11.3	Chronic medicine (See B1 & B2)	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.40% co-payment applies for non formulary drugs and for the voluntary use of a non-DSP.</li> <li>R150 per beneficiary per month for Depression,</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>40% co-payment applies for non-formulary drugs and for the voluntary use of a non-DSP.</li> <li>R150 per beneficiary per month for Depression,</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>40% co-payment applies for non-formulary drugs and for the voluntary use of a non-DSP.</li> <li>R150 per beneficiary per month for Depression,</li> </ul>	Subject to registration on the relevant managed healthcare programme and to its prior authorisation and applicable formularies. Restricted to a maximum of one month's supply unless pre-authorised.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
		subject to managed care protocols and the DSP.	subject to managed care protocols and the DSP.	subject to managed care protocols and the DSP.	Includes diabetic disposables such as <ul style="list-style-type: none"> <li>• syringes,</li> <li>• needles,</li> <li>• strips</li> <li>• lancets.</li> </ul> This benefit excludes: <ul style="list-style-type: none"> <li>• In hospital medicine (D7);</li> <li>• Anti-retroviral drugs (D8);</li> <li>• Oncology medicine (D14);</li> <li>• Organ and haemopoietic stem cell (bone marrow) transplantation immunosuppressive medication (D16).</li> </ul>
	<div style="border: 2px solid red; padding: 5px; margin: 0 auto; width: fit-content;"> <p style="color: red; margin: 0;"><b>REGISTERED BY ME ON</b></p> <p style="margin: 0;">2024/01/23</p> <hr style="border-top: 1px dashed red;"/> <p style="color: red; margin: 0;"><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>				
D11.3.1	<b>MDR and XDR-TB</b>	No limit, subject to managed care protocols and the DSP.	No limit, subject to managed care protocols and the DSP.	No limit, subject to managed care protocols and the DSP.	
D11.4	<b>Specialised Drugs (See B1 &amp; B2)</b>				
D11.4.1	<b>Non Oncology Biological Drugs applicable to monoclonal antibodies interleukins</b>	No benefit, unless PMB.	No benefit, unless PMB	No benefit, unless PMB	Subject to the relevant managed healthcare programme and to its prior authorisation.
D11.4.1.1	<b>Iron chelating agents for chronic use</b>	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.2	<b>Human Immunoglobulin for chronic use</b>	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.3	<b>Non calcium phosphate binders and calcimimetics</b>	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4	<b>Specialised Drugs for Oncology (See B1 &amp; B2)</b>	See D14.1.3	See D14.1.3	See D14.1.3	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D12	MENTAL HEALTH (See B1 and B4)	<ul style="list-style-type: none"> <li>R36 860 per family, unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>R36 860 per family, unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>R36 860 per family, unless PMB.</li> <li>Subject to the DSP and Regulation 8 (3).</li> <li>30% co-payment applies to the voluntary use of a non-DSP.</li> </ul>	Subject to the relevant managed healthcare programme. Physiotherapy is excluded for mental health admissions.
D12.1	In Hospital  <div style="border: 2px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON  2024/01/23  REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> </ul>	For accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items and procedures performed by general practitioners and psychiatrists. A maximum of three days' hospitalisation for beneficiaries admitted by a general practitioner or specialist physician.(See B4.)
D12.1.1	Medicine on discharge from hospital (TTO) (See B2)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D12.2	Out of Hospital				
D12.2.1	Consultations and visits, procedures, assessments, therapy, treatment and/or counselling, out of hospital. (See B1)	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefit only. Subject to D12.</li> </ul> Educational psychology visits and psychometry assessments for learning and education for adult beneficiaries (>21 years) are excluded from this benefit.	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefit only. Subject to D12.</li> <li>Educational psychology visits and psychometry assessments for learning and education for adult beneficiaries (&gt;21 years) are excluded from this benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefit only. Subject to D12.</li> <li>Educational psychology visits and psychometry assessments for learning and education for adult beneficiaries (&gt;21 years) are excluded from this benefit.</li> </ul>	
D12.2.2	Medicine (See B2)	Limited to and included in D11.	Limited to and included in D11.	Limited to and included in D11.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D12.3	Rehabilitation of substance abuse (See B1 & B4)	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> <li>Subject to the DSP</li> <li>30% co-payment applies to the voluntary use of a non-DSP</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies to the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D12.</li> <li>Subject to the DSP.</li> <li>30% co-payment applies to the voluntary use of a non-DSP.</li> </ul>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. (See B4).</p> <p style="text-align: center;"><b>REGISTERED BY ME ON</b></p> <p style="text-align: center;">2024/01/23</p> <p style="text-align: center;">REGISTRAR OF MEDICAL SCHEMES</p>
D12.3.1	Medicine on discharge from hospital (TTO) (See B2)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	
D13	NON-SURGICAL PROCEDURES AND TESTS (See B1)				
D13.1	In Hospital	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> <li>Subject to the BonEssential Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<p>Subject to the relevant managed healthcare programme and its prior authorisation in hospital only. This benefit excludes:</p> <ul style="list-style-type: none"> <li>Psychiatry and psychology (D12);</li> <li>Optometric examinations (D15);</li> <li>Pathology (D18);</li> <li>Radiology (D21).</li> </ul>
D13.2	Out of hospital	No benefit, except D13.2.1.	No benefit, except D13.2.1.	No benefit, except D13.2.1.	Subject to relevant managed healthcare programme. Refer to D23.3.1



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D13.2.1	<ul style="list-style-type: none"> <li>24 hr oesophageal PH studies</li> <li>Breast fine needle biopsy</li> <li>Circumcision</li> <li>Laser tonsillectomy</li> <li>Oesophageal motility studies</li> <li>Vasectomy</li> <li>Prostate needle biopsy</li> </ul> (See B1)	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	Co-payments will not apply if procedure is done in the doctors rooms.
D13.3	Sleep studies (See B1)				Subject to relevant managed healthcare programme and its prior authorisation.
D13.3.1	Diagnostic Polysomnograms In and out of hospital	No benefit, unless PMB.  <div style="border: 2px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2024/01/23</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	If authorised by the relevant managed healthcare programme for dyssomnias e.g. central sleep apnoea, obstructive sleep apnoea, parasomnias or medical or psychiatric sleep disorders as part of neurological investigations by a relevant specialist.
D13.3.2	CPAP Titration	No benefit, unless PMB.	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network specialist or general practitioner.</li> </ul>	If authorised by the relevant managed healthcare programme for patents with obstructive sleep apnoea who meet the criteria for CPAP and where requested by the relevant specialist.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D14	ONCOLOGY (See A4 & B1)				Where more than one co-payment apply, the lower of the co-payments will be waived and the highest will be the member's liability.
D14.1	<p>Pre active, active &amp; post active treatment period</p> <div style="border: 1px solid red; padding: 5px; width: fit-content; margin: 10px 0;">Rejected</div>	<ul style="list-style-type: none"> <li>• R159 800 per family for <del>PMB and</del> non-PMB oncology.</li> <li>• Thereafter, unlimited for PMB oncology.</li> <li>• Above benefit limit, non-PMB oncology is unlimited at a network provider, subject to a 20% co-payment.</li> <li>• The Bonitas Oncology Network is the DSP for oncology services at the contracted network rate.</li> <li>• 100% of the Bonitas tariff for services rendered by non-network oncology providers.</li> <li>• 30% copay for the voluntary use of services rendered by non-network oncology providers, subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to PMBs, except for specific non-PMB indicated services (brachytherapy and oncology social worker).</li> <li>• Subject to the DSP.</li> <li>• The Bonitas Oncology Network is the DSP for oncology services at the contracted network rate.</li> <li>• 100% of the Bonitas tariff for services rendered by non-network providers</li> <li>• 30% copay for the voluntary use of services rendered by non-network oncology providers, subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to PMBs, except for specific non-PMB indicated services (brachytherapy and oncology social worker).</li> <li>• Subject to the DSP.</li> <li>• The Bonitas Oncology Network is the DSP for oncology services at the contracted network rate.</li> <li>• 100% of the Bonitas tariff for services rendered by non-network oncology providers.</li> <li>• 30% copay for the voluntary use of services rendered by non-network oncology providers, subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>• Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>• For Hospital Standard all costs related to approved cancer treatment, including PMB treatment, will add up to the oncology benefit limit.</li> <li>• Treatment for long-term chronic conditions that may develop as a result of chemotherapy and radiotherapy is not included in this benefit.</li> <li>• Benefit is for Oncologists, Haematologists and approved providers for consultations, visits, treatment and consumable material used in radiotherapy and chemotherapy.</li> <li>• Pre- and post-active consultations and investigations are subject to Cancer Care Plans.</li> <li>• The Oncology Network is the DSP for related oncology services at the Oncology Network (DSP) rate.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D14.1.1	Medicine (excluding Specialised Drugs See D14.1.3)  (See B2)	<ul style="list-style-type: none"> <li>Limited to and included in D14.1 and subject to the Oncology Medicine DSP Network.</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D14.1 and subject to the Oncology Medicine DSP Network.</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D14.1 and subject to the Oncology Medicine DSP Network.</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the Bonitas Oncology Medicine DSP Network.</li> <li>Subject to MPL and preferred product list.</li> </ul>
D14.1.2	Radiology and pathology (See B1)	Limited to and included in D14.1.	Limited to and included in D14.1.	Limited to and included in D14.1.	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>Limited to Cancer Care Plans in pre-active and post-active setting.</li> <li>Specific authorisations are required for advanced radiology in addition to any authorisation that may have been obtained for hospitalisation.</li> </ul>
	<div style="border: 2px solid red; padding: 5px; margin: 0 auto; width: fit-content;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>				
D14.1.2.1	PET and PET – CT (See B1)	No benefit.	No benefit.	No benefit.	
D14.1.3	Specialised Drugs (See B2)	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	<ul style="list-style-type: none"> <li>Subject to oncology authorisation, managed care protocols and processes.</li> <li>The Specialised Drug List (SDL) is a list of drugs used for treatment of cancers and certain haematological conditions. It includes but is not limited to biologicals, certain enzyme inhibitors, immunomodulatory antineoplastic agents and other targeted therapies. The list is reviewed and published regularly.</li> </ul>

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D14.1.3.1	Unregistered chemotherapeutic agents	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	Subject to Section 21 approval by the South African Health Products Regulatory Authority (SAHPRA) and oncology pre-authorisation, managed care protocols and processes.
D14.1.4	Flushing of a J line and/or Port (See B1)	Limited to and included in D14.1.	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme
D14.1.5	Brachytherapy materials (including seeds and disposables) and equipment (See B1)	Limited to R57 680 per beneficiary and included in D14.1.	Limited to R57 680 per beneficiary and included in D14.1.	Limited to R57 680 per beneficiary and included in D14.1.	Subject to the relevant managed healthcare programme and to its prior authorisation, for services rendered by oncologists, radiotherapists and credentialed medical practitioners. The Oncology Network is the DSP for oncology related services at the Oncology Network (DSP) rate.
D14.2	Oncology Social Worker (OSW) benefit	<ul style="list-style-type: none"> <li>Limited to R3 330 per family.</li> <li>Limited to and included in D14.1.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R3 330 per family.</li> <li>Limited to and included in D14.1.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to R3 330 per family.</li> <li>Limited to and included in D14.1.</li> </ul>	
D14.3	Palliative Care	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> <li>Managed care protocols apply.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> <li>Managed care protocols apply.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to pre-authorisation.</li> <li>Managed care protocols apply.</li> </ul>	Subject to the relevant managed healthcare protocols and its prior authorisation.
D15	OPTOMETRY (In and Out of Network) (See B1)	No benefit.	No benefit.	No benefit.	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
D15.1	Low vision appliances	No benefit.	No benefit.	No benefit.	
D15.2	Ocular prostheses	No benefit.	No benefit.	No benefit.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D16	<p><b>ORGAN AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION AND IMMUNO-SUPPRESSIVE MEDICATION INCLUDING CORNEAL GRAFTS) (See B1)</b></p> <div style="border: 2px solid red; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p style="text-align: center;">2024/01/23</p> <hr style="border-top: 1px dashed red;"/> <p style="text-align: center; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<ul style="list-style-type: none"> <li>No limit.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the general practitioner or non-network specialists.</li> <li>Corneal grafts are limited to R36 760 per beneficiary for local or imported grafts.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network medical specialist or general practitioner.</li> <li>No benefit for Corneal grafts unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>Prescribed Minimum Benefits only.</li> <li>The contracted rate applies for network specialists.</li> <li>100% of the Bonitas Tariff for the non-network medical specialist or general practitioner.</li> <li>No benefit for Corneal grafts unless PMB.</li> <li>Subject to the BonEssential Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme to its prior authorisation.</li> <li>No benefits will be granted for hospitalisation, treatments and associated clinical procedures if prior authorisation is not obtained.</li> <li>Organ harvesting is limited to the Republic of South Africa excluding donor cornea and donor bone marrow.</li> </ul>
D16.1	<b>Haemopoietic stem cell (bone marrow transplantation (See B1)</b>	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from Bone Marrow Registries in accordance with managed care protocols.
D16.2	<b>Immuno-suppressive medication (See B2)</b>	Limited to and included in D16 and subject to the DSP.	Limited to and included in D16 and subject to the DSP.	Limited to and included in D16 and subject to the DSP.	
D16.3	<b>Post transplantation biopsies and scans (See B1)</b>	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	
D16.4	<b>Radiology and pathology (See B1)</b>	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	For specified radiology and pathology services, performed by pathologists, radiologists and haematologists, associated with the transplantation treatment.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D17	PARAMEDICAL SERVICES (ALLIED MEDICAL PROFESSIONS) (See B1)				
D17.1	In hospital	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	Subject to referral by the treating practitioner.
D17.1.1	Dietetics	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D17.1.2	Occupational Therapy	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
D17.1.3	Speech Therapy	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D17.2	Out of hospital	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.1	Audiology	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.2	Chiropractics	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.3	Dietetics	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	See D27.2
D17.2.4	Genetic counselling	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.5	Hearing aid acoustics	No benefit, unless PMB..	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.6	Occupational therapy	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2..	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D17.2.7	Orthoptics	No benefit.	No benefit, except as part of the Benefit Booster benefit in D27.2.	No benefit, except as part of the Benefit Booster benefit in D27.2..	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 5px 0 0 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
D17.2.8	Private nurse practitioners	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.9	Speech therapy	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D17.2.10	Social workers	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB, or limited to and included in the Benefit Booster benefit in D27.2.	
D18	<b>PATHOLOGY AND MEDICAL TECHNOLOGY (See B1)</b>				Subject to the relevant managed healthcare programme.
D18.1	In hospital	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>Subject to the DSP for pathology at negotiated rates.</li> <li>100% of the Bonitas Tariff for services rendered by non-DSP providers.</li> </ul>	
D18.2	Out of hospital	No benefit, unless PMB.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	See D27.2
D19	<b>PHYSICAL THERAPY (See B1)</b>				
D19.1	In hospital Physiotherapy Biokinetics	<ul style="list-style-type: none"> <li>No benefit, unless PMB</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, unless PMB.</li> <li>100% of Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit unless PMB.</li> <li>100% of Bonitas Tariff.</li> </ul>	Subject to referral by the treating practitioner. Physiotherapy is excluded for mental health admissions.
D19.2	Out of hospital Physiotherapy Biokinetics Podiatry	No benefit, unless PMB.	No benefit, unless PMB, or limited to and included in the	No benefit, unless PMB, or limited to and included in the	See D27.2

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
			Benefit Booster benefit in D27.2.	Benefit Booster benefit in D27.2.	
<b>D20</b>	<b>PROSTHESES AND DEVICES INTERNAL AND EXTERNAL (See B1)</b>				
<b>D20.1</b>	<b>Prostheses and devices internal(surgically implanted), including all temporary prostheses, or/and all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices. This includes bone cement, bone graft substitutes, screws, pins and bone anchors.</b>	<ul style="list-style-type: none"> <li>R51 590 per family, unless PMB.</li> <li>Sub-limit of R3 960 for a single intra-ocular lens.</li> <li>R7 920 for bilateral lenses per beneficiary.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMB.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMB.</li> <li>No benefit for joint replacements, unless PMB.</li> <li>No benefit for back and neck surgery unless PMB.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>This benefit excludes Osseo-integrated implants for the purpose of replacing a missing tooth or teeth.</li> <li>No benefit for implantable defibrillators &amp; total ankle replacements unless PMB.</li> </ul>
<b>D20.1.1</b>	<b>Cochlear implants</b>	No benefit.	No benefit.	No benefit.	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>
<b>D20.1.2</b>	<b>Internal Nerve stimulator</b>	No benefit.	No benefit.	No benefit.	
<b>D20.2</b>	<b>Prostheses external</b>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> </ul>	<ul style="list-style-type: none"> <li>No benefit, except for PMBs.</li> </ul>	
<b>D21</b>	<b>RADIOLOGY (See B1)</b>				
<b>D21.1</b>	<b>General radiology</b>				
<b>D21.1.1</b>	<b>In hospital</b>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the Bonitas Tariff.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the Bonitas Tariff</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the Bonitas Tariff</li> </ul>	For diagnostic radiology tests and ultrasound scans. Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D21.1.2	Out of hospital	No benefit, unless PMB.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	No benefit, unless PMB or limited to and included in the Benefit Booster benefit in D27.2.	This benefit excludes: specified list of radiology tariff codes included in the <ul style="list-style-type: none"> <li>• Maternity benefit, (D10),</li> <li>• Oncology benefit during the active treatment and/or post active treatment period, (D14);</li> <li>• Organ and haemopoietic stem cell transplantation benefit, (D16),</li> <li>• Renal dialysis chronic benefit, (D22).</li> </ul> Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units. See D27.2.
<div style="border: 2px solid red; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>					
D21.2	Specialised radiology				
D21.2.1	In hospital	<ul style="list-style-type: none"> <li>• R30 460 per family.</li> <li>• 100% of the Bonitas Tariff</li> <li>• R2 660 co-payment per scan event, unless PMB or nuclear radio-isotope studies.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>	<ul style="list-style-type: none"> <li>• R15 170 per family.</li> <li>• 100% of the Bonitas Tariff</li> <li>• R2 660 co-payment per scan event, unless PMB or nuclear radio-isotope studies.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>	<ul style="list-style-type: none"> <li>• R15 170 per family.</li> <li>• 100% of the Bonitas Tariff</li> <li>• R2 660 co-payment per scan event, unless PMB or nuclear radio-isotope studies.</li> <li>• The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation, for the following: <ul style="list-style-type: none"> <li>• CT scans</li> <li>• MUGA scans</li> <li>• MRI scans</li> <li>• Radio isotope studies</li> <li>• CT colonography (virtual colonoscopy, limited to one per beneficiary per annum restricted to the evaluation of symptomatic patients only)</li> <li>• MDCT coronary angiography, limited to one per beneficiary restricted to then evaluation of symptomatic patients only.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D21.2.2	Out of hospital	Limited to and included in D21.2.1.	Limited to and included in D21.2.1.	Limited to and included in D21.2.1.	See D21.2.1.
D21.3	PET and PET – CT	No benefit.	No benefit.	No benefit.	2024/01/23
D22	RENAL DIALYSIS CHRONIC (See B1)				
D22.1	Haemodialysis and peritoneal dialysis	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3).</li> <li>The contracted rate applies for the services rendered by a network specialist.</li> <li>100% of the Bonitas Tariff for the services rendered by a non-network specialist.</li> <li>Related medicine are subject to the DSP and Regulation 8 (3).</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3).</li> <li>The contracted rate applies for the services rendered by a network specialist.</li> <li>100% of the Bonitas Tariff for the services rendered by a non-network specialist.</li> <li>Related medicine are subject to the DSP and Regulation 8 (3).</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>No limit.</li> <li>100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3).</li> <li>The contracted rate applies for the services rendered by a network specialist.</li> <li>100% of the Bonitas Tariff for the services rendered by a non-network specialist.</li> <li>Related medicine are subject to the DSP and Regulation 8 (3).</li> <li>20% co-payment applies for the voluntary use of a non-DSP.</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation</li> <li>Authorised erythropoietin is included in (D4).</li> <li>Acute renal dialysis is included in hospitalisation costs.</li> <li>See D7.</li> </ul>

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2024/01/23

REGISTRAR OF MEDICAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D22.2	Radiology and pathology (See B1)	Limited to and included in D22.1.	Limited to and included in D22.1.	Limited to and included in D22.1.	As specified by the relevant managed healthcare programme.
D23	SURGICAL ROCEDURES (See B1)	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>			
D23.1	In hospital and unattached operating theatres and other minor surgical procedures that can be authorised in hospital	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for the general practitioner or medical specialist.</li> <li>The contracted rate applies for the network specialist.</li> <li>Subject to the Hospital Standard Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>(Co-payments apply – See paragraph D23.3 below.)</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for the general practitioner or medical specialist.</li> <li>The contracted rate applies for the network specialist.</li> <li>(Co-payments apply – See paragraph D23.3 below.)</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for the general practitioner or medical specialist.</li> <li>The contracted rate applies for the network specialist.</li> <li>Subject to the BonEssential Select Hospital Network.</li> <li>30% co-payment to apply to all voluntary non-network admissions.</li> <li>(Co-payments apply – See paragraph D23.3 below.)</li> <li>Day Surgery Network applies for defined procedures. (See paragraph D23.4)</li> </ul>	This benefit excludes: <ul style="list-style-type: none"> <li>Osseo-integrated implants (D6);</li> <li>Orthognathic and oral surgery (D6);</li> <li>Maternity (D10);</li> <li>Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16).</li> </ul>
D23.1.1	Refractive surgery	No benefit.	No benefit.	No benefit.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D23.1.2	Maxillo-facial surgery	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for services rendered by the medical specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for services rendered by the medical specialist.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to and included in D7.1.1 or D7.2.1.</li> <li>100% of the Bonitas Tariff for services rendered by the medical specialist.</li> </ul>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p> <p>For the surgical removal of</p> <ul style="list-style-type: none"> <li>tumours</li> <li>neoplasms</li> <li>sepsis,</li> <li>trauma,</li> <li>congenital birth defects and other surgery not specifically mentioned in (D6).</li> </ul> <p>This benefit excludes:</p> <ul style="list-style-type: none"> <li>Osseo-integrated implantation (D6);</li> <li>Orthognathic surgery (D6);</li> <li>Oral surgery (D6);</li> <li>Impacted teeth (D6).</li> </ul>
	<div style="border: 2px solid red; padding: 5px; margin: 0 auto; width: fit-content;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 0;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0;">REGISTRAR OF MEDICAL SCHEMES</p> </div>				
D23.2	Out of hospital procedures in practitioner's rooms that are not mentioned in D23.2.1 or D23.2.2	No benefit.	No benefit.	No benefit.	
D23.2.1	General procedures performed in specialist consulting rooms	Limited to and included in D7.1.1 or D7.2.1 at enhanced rates for: <ul style="list-style-type: none"> <li>Endometrial biopsy (excluding after-care): (2434)</li> <li>Implantation hormone pellets (excluding after-care): (2565).</li> <li>Insertion of intra-uterine contraceptive device (IUCD) (excluding after-care): (2442)</li> <li>Punch biopsy (excluding after-care): (2399)</li> <li>Removal of tag or polyp: (2271)</li> <li>Removal of small superficial benign lesions: (2272)</li> <li>Removal of benign vulva tumour or cyst: (2277)</li> </ul>			Subject to pre-authorisation.
D23.2.2	Specified procedures done in the specialist rooms or suitably equipped procedure room with correct equipment and monitoring facilities	Limited to and included in D7.1.1 or D7.2.1 at enhanced rates for: <ul style="list-style-type: none"> <li>Biopsy during pregnancy (excluding after care): (2400)</li> <li>Cervix encirclage: Removal items 2409 and 2411: without anaesthetic): (2415)</li> <li>Colposcopy (excluding after-care): (2429)</li> <li>Cryo- or electro-cauterisation, or Lletz of cervix (excluding cost of disposable loop electrode): In consulting room: (2392)</li> <li>Cryo- or electro-cauterisation, or Lletz of cervix (excluding cost of disposable loop electrode): Under anaesthetic: (2395)</li> <li>Cystoscopy: (1949)</li> </ul>			Subject to pre-authorisation.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
	<div style="border: 2px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <hr style="border-top: 1px dashed red;"/> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>		<ul style="list-style-type: none"> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: First lesion: (2316)</li> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: Repeat – Limited: (2317)</li> <li>• Destruction of condylomata by chemo-, cryo-, or electrotherapy, or harmonic scalpel: Widespread: (2318)</li> <li>• Evacuation of uterus: Incomplete abortion: Before 12 weeks gestation: (2445)</li> <li>• Evacuation: Missed abortion: Before 12 weeks gestation: (2449)</li> <li>• Excision of benign lip lesion: (1485)</li> <li>• Excision of malignant lip lesion (1487)</li> <li>• Excision of superficial eyelid tumour: (3163)</li> <li>• Extensive resection for malignant soft tissue tumour including muscle: (0313)</li> <li>• Flap repairs (large, complicated): 0295</li> <li>• Flexible sigmoidoscopy (including rectum and anus): Hospital equipment.: (1676)</li> <li>• Full thickness skingraft repair: (0289)</li> <li>• Full thickness eyelid repair: (3189)</li> <li>• Full thickness lip repair: (1499)</li> <li>• Hymenectomy: (2283)</li> <li>• Hysterosalpingogram (excluding after-care): (2435)</li> <li>• Hysteroscopy (excluding after-care): (2436)</li> <li>• Hysteroscopy and polypectomy (excluding after-care): (2440)</li> <li>• Laser or harmonic scalpel treatment of the cervix: (2396)</li> <li>• Laser therapy of vulva and/or vagina (colposcopically directed): (2274)</li> <li>• Left-sided colonoscopy: (1656)</li> <li>• Termination of pregnancy before 12 weeks: (2448)</li> <li>• Total colonoscopy: With hospital equipment (including biopsy): (1653)</li> <li>• Upper gastro-intestinal endoscopy: Hospital equipment: (1587)</li> <li>• Vulva and introitus: drainage of abscess: (2293)</li> </ul>		
D23.3	PROCEDURES THAT WILL ATTRACT A CO-PAYMENT				Where more than one co-payment applies to an admission/event, the lower of the co-payments will be waived and the highest will be the member's liability.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D23.3.1	<p>Procedures which will attract a R1 840 co-payment when done in a hospital or day clinic:</p> <ul style="list-style-type: none"> <li>• Colonoscopy</li> <li>• Conservative back treatment</li> <li>• Cystoscopy</li> <li>• Facet Joint Injections</li> <li>• Flexible sigmoidoscopy</li> <li>• Functional nasal surgery</li> <li>• Gastroscopy</li> <li>• Hysteroscopy, but not endometrial ablation</li> <li>• Myringotomy</li> <li>• Tonsillectomy and adenoidectomy</li> <li>• Umbilical Hernia repairs</li> <li>• Varicose vein surgery</li> </ul>	<p>Subject to a R1 840 co-payment per event.</p> <div style="border: 2px solid red; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2024/01/23</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>	Subject to a R1 840 co-payment per event.	Subject to a R1 840 co-payment per event.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D23.3.2	<p>Procedures which will attract a R4 690 co-payment:</p> <ul style="list-style-type: none"> <li>• Arthroscopy</li> <li>• Diagnostic Laparoscopy</li> <li>• Laparoscopic Hysterectomy</li> <li>• Percutaneous Radiofrequency Ablations (percutaneous rhizotomies)</li> </ul>	Subject to a R4 690 co-payment.	Subject to a R4 690 co-payment.	Subject to a R4 690 co-payment.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D23.3.3	<p>Procedures which will attract a R8 680 co-payment:</p> <ul style="list-style-type: none"> <li>• Nissen Fundoplication (Reflux surgery)</li> <li>• Laparoscopic Pyeloplasty</li> <li>• Laparoscopic Radical Prostatectomy</li> </ul>	Subject to a R8 680 co-payment.	Subject to a R8 680 co-payment.	Subject to a R8 680 co-payment.	Subject to the relevant managed healthcare programme and to its prior authorisation.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D23.3.4	Procedures which will attract a R7 050 co-payment:  Cataract Surgery	Subject to a R7 050 co-payment per event:  • For the voluntary use of a non-DSP.	Subject to a R7 050 co-payment per event:  • For the voluntary use of a non-DSP.	Subject to a R7 050 co-payment per event:  • For the voluntary use of a non-DSP.	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation.</li> <li>The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>
D23.4	Day Surgery Procedures  <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</div> <div style="border: 1px solid red; padding: 5px; text-align: center; color: red; font-weight: bold;">2024/01/23</div> <div style="border: 1px dashed red; padding: 5px; text-align: center; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</div>	<ul style="list-style-type: none"> <li>Subject to the Day Surgery Network.</li> <li>R2 590 co-payment to apply to all non-network admissions and subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the Day Surgery Network.</li> <li>R2 590 co-payment to apply to all non-network admissions and subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the Day Surgery Network.</li> <li>R5 170 co-payment to apply to all non-network admissions and subject to Regulation 8 (3).</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the relevant managed healthcare programme and to its prior authorisation and subject to a defined list of procedures.</li> <li>The co-payment to be waived if the cost of the service falls within the co-payment amount.</li> </ul>
D24	PREVENTATIVE CARE BENEFIT (See B1)				
D24.1	Women's Health Breast Cancer Screening  Cervical Cancer Screening  Cervical Cancer Screening in HIV infection	<ul style="list-style-type: none"> <li>Mammogram Females age &gt;40 years Once every 2 years.</li> <li>Pap Smear Females 21-65 years Once every 3 years.</li> <li>Pap Smear Females 21-65 years</li> </ul>	<ul style="list-style-type: none"> <li>Mammogram Females age &gt;40 years Once every 2 years.</li> <li>Pap Smear, including the cost of the GP or nurse, visit to obtain the specimen. Females 21-65 years Once every 3 years.</li> <li>Pap Smear Females 21-65 years</li> </ul>	<ul style="list-style-type: none"> <li>Mammogram Females age &gt;40 years Once every 2 years.</li> <li>Pap Smear, including the cost of the GP or nurse visit to obtain the specimen. Females 21-65 years Once every 3 years.</li> <li>Pap Smear Females 21-65 years</li> </ul>	Eligible beneficiaries may choose between the basic cytology test once every 3 years or HPV PCR test once every 5 years.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
	<b>Human Papilloma Virus (HPV) Vaccine</b>	<p>1 basic cytology test per annum or the HPV PCR once every 5 years.</p> <ul style="list-style-type: none"> <li>Limited to 3 doses for females between 15 – 26 years.</li> <li>One course per lifetime.</li> </ul>	<p>1 basic cytology test per annum or the HPV PCR once every 5 years.</p> <ul style="list-style-type: none"> <li>Limited to 3 doses for females between 15 – 26 years.</li> <li>One course per lifetime.</li> </ul>	<p>1 basic cytology test per annum or the HPV PCR once every 5 years.</p> <ul style="list-style-type: none"> <li>Limited to 3 doses for females between 15 – 26 years.</li> <li>One course per lifetime.</li> </ul>	<div style="border: 2px solid red; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="color: red; font-weight: bold; margin: 0;">REGISTERED BY ME ON</p> <p style="margin: 5px 0 0 20px;">2024/01/23</p> <p style="color: red; font-weight: bold; margin: 0; border-top: 1px dashed red;">REGISTRAR OF MEDICAL SCHEMES</p> </div>
<b>D24.2</b>	<b>Men's Health PSA test</b>	<ul style="list-style-type: none"> <li>Men 55-69 years, 1 per annum</li> </ul>	<ul style="list-style-type: none"> <li>Men 55-69 years, 1 per annum</li> </ul>	<ul style="list-style-type: none"> <li>Men 55-69 years, 1 per annum</li> </ul>	
<b>D24.3</b>	<b>General Health</b>	<ul style="list-style-type: none"> <li>HIV test annually.</li> <li>Flu vaccine annually, including the administration fee of the nurse practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>HIV test annually.</li> <li>Flu vaccine annually, including the administration fee of the nurse practitioner.</li> </ul>	<ul style="list-style-type: none"> <li>HIV test annually.</li> <li>Flu vaccine annually, including the administration fee of the nurse practitioner.</li> </ul>	HIV test is limited to one (1) per beneficiary per annum, either as part of Preventative Care or Health Risk Assessment. See D27.1.
<b>D24.4</b>	<b>Elderly Health</b>	<ul style="list-style-type: none"> <li>Pneumococcal Vaccination, including the administration fee of the nurse practitioner Age &gt;65 Once every 5 years</li> <li>Faecal Occult Blood Test Ages 45-75 annually.</li> </ul>	<ul style="list-style-type: none"> <li>Pneumococcal Vaccination, including the administration fee of the nurse practitioner Age &gt;65 Once every 5 years</li> <li>Faecal Occult Blood Test Ages 45-75 annually.</li> </ul>	<ul style="list-style-type: none"> <li>Pneumococcal Vaccination, including the administration fee of the nurse practitioner Age &gt;65 Once every 5 years</li> <li>Faecal Occult Blood Test Ages 45-75 annually.</li> </ul>	
<b>D24.5</b>	<b>Extended Program on Immunisation (EPI)</b>	No benefit.	No benefit.	No benefit.	
<b>D24.6</b>	<b>Children's health Hypothyroidism</b>	<ul style="list-style-type: none"> <li>1 TSH Test Age &lt;1 month</li> </ul>	<ul style="list-style-type: none"> <li>1 TSH Test Age &lt;1 month</li> </ul>	<ul style="list-style-type: none"> <li>1 TSH Test Age &lt;1 month</li> </ul>	
	<b>Infant Hearing Screening</b>	<ul style="list-style-type: none"> <li>One infant hearing screening test for newborns up to 8 weeks,</li> </ul>	<ul style="list-style-type: none"> <li>One infant hearing screening test for newborns up to 8 weeks,</li> </ul>	<ul style="list-style-type: none"> <li>One infant hearing screening test for newborns up to 8 weeks,</li> </ul>	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
	<p><b>Human Papilloma Virus (HPV) Vaccine</b></p>	<p>in or out of hospital, performed by an audiologist or speech therapist.</p> <ul style="list-style-type: none"> <li>Limited to two doses for girls aged between 9 – 14years.</li> <li>One course per lifetime.</li> </ul>	<p>in or out of hospital, performed by an audiologist or speech therapist.</p> <ul style="list-style-type: none"> <li>Limited to two doses for girls aged between 9 – 14years.</li> <li>One course per lifetime.</li> </ul>	<p>in or out of hospital, performed by an audiologist or speech therapist.</p> <ul style="list-style-type: none"> <li>Limited to two doses for girls aged between 9 – 14years.</li> <li>One course per lifetime.</li> </ul>	<div style="border: 1px solid red; padding: 5px; text-align: center;"> <p><b>REGISTERED BY ME ON</b></p> <p>2024/01/23</p> <p>.....</p> <p><b>REGISTRAR OF MEDICAL SCHEMES</b></p> </div>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D25	INTERNATIONAL TRAVEL BENEFIT	<ul style="list-style-type: none"> <li>For medical emergencies when travelling outside the borders of South Africa. <ul style="list-style-type: none"> <li>90 days excluding USA - R5 million per Member, R10 million for Member and Dependants</li> <li>90 days including USA – Maximum cover R500,000 for Member and Dependants.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>For medical emergencies when travelling outside the borders of South Africa. <ul style="list-style-type: none"> <li>90 days excluding USA - R5 million per Member, R10 million for Member and Dependants</li> <li>90 days including USA – Maximum cover R500,000 for Member and Dependants.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>For medical emergencies when travelling outside the borders of South Africa. <ul style="list-style-type: none"> <li>90 days excluding USA - R5 million per Member, R10 million for Member and Dependants</li> <li>90 days including USA – Maximum cover R500,000 for Member and Dependants .</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Subject to authorisation, prior to departure. <ul style="list-style-type: none"> <li>Additional benefits for Covid-19: <ul style="list-style-type: none"> <li>additional costs for compulsory medical quarantine limited to R1 000 per day to a maximum of R10 000 for accommodation and PCR testing up to R1 000.</li> <li>The cover will only apply if a beneficiary tested positive.</li> </ul> </li> <li>(Manual labour excluded)</li> <li>Pre-existing medical conditions are limited to R200 000 per family when hospitalized.</li> <li>Subject to pre-authorisation of Emergency Medical expenses.</li> </ul> </li> </ul>
	Leisure travel:	<ul style="list-style-type: none"> <li>45 days excluding USA - R5 million per Member, 10 million for Member and Dependants</li> <li>45 days including USA - Maximum cover R500,000 for Member and Dependants</li> </ul> <ul style="list-style-type: none"> <li>Subject to approval protocols prior to departure.</li> </ul>	<ul style="list-style-type: none"> <li>45 days excluding USA - R5 million per Member, 10 million for Member and Dependants</li> <li>45 days including USA - Maximum cover R500,000 for Member and Dependants</li> </ul> <ul style="list-style-type: none"> <li>Subject to approval protocols prior to departure.</li> </ul>	<ul style="list-style-type: none"> <li>45 days excluding USA - R5 million per Member, 10 million for Member and Dependants</li> <li>45 days including USA - Maximum cover R500,000 for Member and Dependants</li> </ul> <ul style="list-style-type: none"> <li>Subject to approval protocols prior to departure.</li> </ul>	
	Business Travel:				
D26	AFRICA BENEFIT	<ul style="list-style-type: none"> <li>100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa.</li> <li>Subject to authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa.</li> <li>Subject to authorisation.</li> </ul>	<ul style="list-style-type: none"> <li>100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa.</li> <li>Subject to authorisation.</li> </ul>	The Fund's liability will not exceed the global amount the Fund would in the ordinary course pay for such healthcare services given the Fund's claims experience in South Africa, subject to the benefits as per benefit plan.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
D27	WELLNESS BENEFIT				
D27.1	Health Risk Assessment (HRA) which includes Lifestyle questionnaire Wellness screening	Wellness screening.  One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).  Payable from OAL.  Limited to <ul style="list-style-type: none"> <li>• blood pressure test</li> <li>• glucose test</li> <li>• cholesterol test</li> <li>• body mass index</li> <li>• hip to waist ratio.</li> <li>• HIV counselling and testing.</li> </ul>	Wellness screening.  One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).  Payable from OAL.  Limited to <ul style="list-style-type: none"> <li>• blood pressure test</li> <li>• glucose test</li> <li>• cholesterol test</li> <li>• body mass index</li> <li>• hip to waist ratio.</li> <li>• HIV counselling and testing.</li> </ul>	Wellness screening.  One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).  Payable from OAL.  Limited to <ul style="list-style-type: none"> <li>• blood pressure test</li> <li>• glucose test</li> <li>• cholesterol test</li> <li>• body mass index</li> <li>• hip to waist ratio.</li> <li>• HIV counselling and testing.</li> </ul>	<del>HIV test is limited to one (1) per beneficiary per annum, either as part of Preventative Care or Health Risk Assessment. See D24.3.</del>  <div style="border: 1px solid red; padding: 5px; display: inline-block;">Rejected</div>
D27.2	Benefit Booster (including out of hospital non-PMB day-to-day services as mentioned in D1, D5.1.3, D5.2, D11.1, D11.2, D13.2, D17.2, D18.2, D19.2, D21.1.2 and virtual consultations).	No benefit.	Subject to completion of a Health Risk Assessment or the completion of an online wellness questionnaire per beneficiary. Limited to R1 100 per family. <ul style="list-style-type: none"> <li>• Alternative Health: D1</li> <li>• GP consultations: D5.1.3</li> <li>• Medical specialists: D5.2</li> <li>• Acute medication: D11.1</li> <li>• Pharmacy advised therapy: D11.2</li> <li>• Non-surgical procedures: D13.2</li> <li>• Paramedical services : D17.2</li> <li>• Pathology: D18.2</li> </ul>	Subject to completion of a Health Risk Assessment or the completion of an online wellness questionnaire per beneficiary. Limited to R1 100 per family. <ul style="list-style-type: none"> <li>• Alternative Health: D1</li> <li>• GP consultations: D5.1.3</li> <li>• Medical specialists: D5.2</li> <li>• Acute medication: D11.1</li> <li>• Pharmacy advised therapy: D11.2</li> <li>• Non-surgical procedures: D13.2</li> <li>• Paramedical services : D17.2</li> <li>• Pathology: D18.2</li> </ul>	<ul style="list-style-type: none"> <li>• Child dependants will qualify for the Benefit Booster once the main member or an adult beneficiary has completed a Health Risk Assessment or an online wellness questionnaire.</li> <li>• Valid qualifying claims will pay first from the benefit booster and thereafter from the relevant benefits as described in D1 – D24.</li> </ul>



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	HOSPITAL STANDARD	BONESSENTIAL	BONESSENTIAL SELECT	CONDITION/REMARKS SUBJECT TO PMB
			<ul style="list-style-type: none"> <li>• Physical therapy: D19.2</li> <li>• General radiology: D21.1.2</li> </ul>	<ul style="list-style-type: none"> <li>• Physical therapy: D19.2</li> <li>• General radiology: D21.1.2</li> </ul>	

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