

Preventative care	Subject to **DSP
Women's health	1 x mammogram for female members - between ages 50 & 74 years, per two year cycle 1 x pap smear - female members between ages 21 & 65 years, per three year cycle
General health	1 x annual HIV test per beneficiary, per year 1 x annual Flu vaccine per beneficiary, per year
Cardiac health	1 x full Lipogram - members 20+ years of age, per five year cycle
Elderly health	1 x lifetime Pneumococcal vaccine - members 65+ years of age 1 x Faecal Occult blood test - members between ages 50 & 75 years, per beneficiary, per year 1 x lifetime Bone Density screening - female members 65+ years of age
Wellness screening benefit	1 x assessment per beneficiary, per year at a **DSP
	Limited to : Blood pressure test Glucose test Cholesterol test Body mass index Waist to hip ratio assessment
Wellness extender	R1 400 per family, per year Subject to registration and completion of a health risk assessment per beneficiary
	Beneficiary may then choose from the following: GP consultation Biokineticist consultation Dietician consultation Physiotherapy consultation Wearable devices (subject to approval) Smoking cessation program (subject to approval)

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Bonitas



Bonitas Medical Fund | 0860 002 108 | www.bonitas.co.za

Please note: The information contained in this pamphlet highlights selected product benefits, please refer to Product Brochure for comprehensive product benefits, this information is subject to approval by the Council for Medical Schemes. Terms, conditions and Scheme rules apply. Version CMS1.



BonClassic

If you have a family with children, or perhaps your children are already all grown up and have moved out of your home, this option offers a comprehensive medical plan with a wide range of medical benefits for you and your loved ones.

Overall annual limit (OAL) – Unlimited

MONTHLY CONTRIBUTIONS



Main member

R3 260



Adult dependant

R2 799



Child dependant

R805

Your fourth and subsequent children will be covered free of charge.

IN-HOSPITAL BENEFITS

These benefits include major medical events such as hospitalisation, oncology treatment and more.

GP consultations	Unlimited, at 100% of the Bonitas Rate
Specialist consultations	Unlimited, at the Specialist network rate: 130% of the Bonitas Rate Unlimited, at the Specialist non-network rate: 100% of the Bonitas Rate
Pathology	Unlimited, at 100% of the Bonitas Rate
General radiology	Unlimited, at 100% of the Bonitas Rate
Specialised radiology	R24 850 per family, per year (in & out-of-hospital) Subject to pre-authorisation
Paramedical services (Allied medical professions) - speech therapy, physiotherapy, occupational therapy, audiology, dietetics	Unlimited, at 100% of the Bonitas Rate
Prosthesis internal and external	R46 800 per family, per year ICPS is the **DSP for hip and knee replacements, a R5 000 co-payment is payable when not using the DSP
Mental health hospitalisation	R35 350 per family, per year

Take home medication (TTO)	R400 per beneficiary, per admission
Physical rehabilitation	R42 500 per family, per year
Alternatives to hospitalisation	R14 200 per family, per year
Oncology	R351 900 per family, per year at the Preferred Provider
Biological Drugs	R105 200 per family, per year (10% co-payment and protocols apply)
Organ transplants	Unlimited, at 100% of the Bonitas Rate
Renal dialysis	Unlimited, at 100% of the Bonitas Rate

OUT-OF-HOSPITAL BENEFITS

These benefits cover your day-to-day medical expenses, such as GP and specialist consultations.



Main member



Adult dependant



Child dependant

Savings

R5 532

R4 752

R1 368

GP consultations	Subject to available savings
*Specialist consultations	Subject to available savings
Acute medication	Subject to available savings
General radiology	R2 680 per beneficiary, per year R4 130 per family, per year
Specialised radiology	R24 850 per family, per year (in & out-of-hospital) Subject to pre-authorisation
Pathology	R2 680 per beneficiary, per year R5 890 per family, per year
Mental health consultations	R13 600 per family, per year (sub-limit to mental health hospitalisation limit and for in and out-of-hospital consultations)
Physical therapy	R1 320 per beneficiary, per year R2 680 per family, per year
General medical appliances	R7 000 per family, per year
Stoma care products	Included in general medical appliances limit
Hearing aids	R14 500 per family, per three year cycle (10% co-payment)

Foot orthotics	R3 900 per beneficiary, per year (10% co-payment)
Appliances - wheelchairs, CPAP machines, etc.	Included in general medical appliances limit
HIV/Aids	Unlimited, at 100% of the Bonitas Rate (If registered on Aid for Aids program)
Paramedical services - speech therapy, occupational therapy, audiology, dietetics	
Main member only	R2 550 per year
Main member + 1 dependant	R3 900 per year
Main member + 2 dependants	R4 500 per year
Main member + 3 dependants	R4 800 per year
Main member + 4 dependants or more	R5 150 per year
Optometry	Please refer to Bonitas Product Brochure 2016 to view full list of benefit
Dentistry	Please refer to Bonitas Product Brochure 2016 to view full list of benefit
Scheme exclusions	Please refer to www.bonitas.co.za for Scheme rules & exclusions

* Subject to the specialist network.

**Designated Service Provider

CHRONIC BENEFITS

BonClassic offers generous and extensive cover for 59 chronic conditions.

Cover is limited to R9 700 per beneficiary and R20 100 per family, per year on the Restrictive Formulary. This is subject to pre-authorisation. A 40% co-payment will be required if you decide to use a non-DSP to obtain your medication. Pharmacy Direct is the **DSP for chronic medication.

Please refer to Product Brochure 2016 to view full list.

SUPPLEMENTARY BENEFITS

At Bonitas we believe in giving you more. These additional benefits provide cover in or out-of-hospital and payable from OAL.

Maternity care	
Per event:	12 x ante-natal consultations 2 x 2D scans 4 x post-natal consultations with a midwife R1 100 for ante-natal classes 1 x amniocentesis