

	1 x annual Faecal Occult blood test - members between ages 50 & 75 years
<b>Wellness screening benefit</b>	1 x assessment per beneficiary, per year at a DSP
	<p><b>Limited to :</b></p> <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>Waist to hip ratio assessment</li> </ul>
<b>Wellness extender</b>	R1 000 per family per year
	Subject to registration and completion of health risk assessment per beneficiary
	<p><b>Beneficiary may then choose from the following:</b></p> <ul style="list-style-type: none"> <li>GP consultation</li> <li>Biokineticist consultation</li> <li>Dietician consultation</li> <li>Physiotherapy consultation</li> <li>Wearable devices (subject to approval)</li> <li>Smoking cessation program (subject to approval)</li> </ul>

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*Bonitas*



Bonitas Medical Fund | 0860 002 108 | [www.bonitas.co.za](http://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.



If you're looking for a simple medical aid plan that offers affordable healthcare for you and your loved ones when you need it, then this product is perfect for you.

Overall annual limit (OAL) - Unlimited

MONTHLY CONTRIBUTIONS



Main member

R1 719



Adult dependant

R1 345



Child dependant

R548

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

## IN-HOSPITAL BENEFITS

These benefits include major medical events.

<b>GP consultations</b>	Unlimited, at 100% of the Bonitas Rate
<b>Specialist consultations</b>	Unlimited, at the Specialist network rate:130% of the Bonitas Rate  Unlimited, at the Specialist non-network rate: 100% of Bonitas Rate
<b>Pathology</b>	Unlimited, at 100% of the Bonitas Rate
<b>General radiology</b>	Unlimited, at 100% of the Bonitas Rate
<b>Specialised radiology</b>	R11 150 per family, per year (in & out-of-hospital)  Subject to pre-authorisation
<b>Paramedical services (Allied medical professions) - speech therapy, occupational therapy, audiology, dietetics</b>	Unlimited, at 100% of the Bonitas Rate
<b>Prosthesis internal and external</b>	PMB only
<b>Mental health hospitalisation</b>	R13 550 per family, per year
<b>Take home medication (TTO)</b>	R325 per beneficiary, per admission
<b>Physical rehabilitation</b>	R42 500 per family, per year
<b>Alternatives to hospitalisation</b>	R14 200 per family, per year
<b>Oncology</b>	R142 000 per family, per year
<b>Organ transplants</b>	PMB only
<b>Renal dialysis</b>	PMB only
<b>HIV/Aids</b>	R21 250 per beneficiary, per year (if registered on Aid for Aids program)

**Co-payments will apply to certain procedures in hospital.** Please refer to Product Brochure 2016 to view full list.

## OUT-OF-HOSPITAL BENEFITS

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

### Day-to-day benefits to help you stay healthy

The day-to-day benefit covers out-of-hospital general radiology, pathology, paramedical services (such as audiology, physiotherapy, occupational therapy and more) and specialist consultations, if referred by your family doctor.

Main member only	R1 800	
Main member + 1 dependant	R3 250	
Main member + 2 dependants	R3 800	
Main member + 3 dependants	R4 100	
Main member + 4 or more dependants	R4 450	
GP consultations	In network	Out of network
Main member only	R1 700	R560
Main member + 1 dependant	R3 150	R1 050
Main member + 2 dependants	R3 700	R1 200
Main member + 3 dependants	R4 000	R1 350
Main member + 4 or more dependants	R4 500	R1 550
<b>*Specialist consultations</b>	Covered from day-to-day benefit	
<b>Acute medication</b>	Covered from day-to-day benefit	
<b>General radiology</b>	Covered from day-to-day benefit	
<b>Pathology</b>	Covered from day-to-day benefit	
<b>Mental health consultations</b>	R8 200 per family, per year (sub-limit to Mental health hospitalisation, in and out of hospital consultations)	
<b>Paramedical services</b>	Covered from day-to-day benefit	
<b>Specialised radiology</b>	R11 150 per family, per year (in & out-of-hospital)	
<b>General medical appliances</b>	R6 200 per family, per year	
Stoma care products	General medical appliances limit may be exceeded by R5 600 per year	
Hearing aids	R7 800 per family, per two 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	
<b>Optometry</b>	Please refer to Bonitas Product Brochure 2016 to view full list of benefit	

<b>Dentistry</b>	Please refer to Bonitas Product Brochure 2016 to view full list of benefit
<b>Scheme exclusions</b>	Please refer to <a href="http://www.bonitas.co.za">www.bonitas.co.za</a> for Scheme rules & exclusions

\* Subject to the specialist network.

## CHRONIC BENEFITS

The Primary option ensures that you are covered for 27 Prescribed Minimum Benefits, subject to the use of in-formulary medicine. 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.

<b>Maternity care</b>		
Per event	6 x ante-natal consultations  2 x 2D scans  4 x post-natal consultations with a midwife  1 x amniocentesis	
<b>Infant paediatric benefit</b>		
	1 x Paediatric consultations per beneficiary under 1 year of age  1 x consultations per beneficiary between ages 1 & 2 years	
<b>Childhood illness benefit</b>		
	1 x GP consultations per beneficiary between ages 2 & 12 years	
<b>Preventative care</b>		
Women's health	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	
Elderly health	1 x lifetime Pneumococcal vaccine - members 65+years of age	