

	BonComprehensive	BonClassic	BonComplete	BonSave	BonFit	Standard	Standard Select	Primary	BonCap	
Monthly contributions <i>(4th and subsequent children covered free)</i>	M: R5 774 A: R5 446 C: R1 175	M: R4 009 A: R3 442 C: R 990	M: R3 212 A: R2 572 C: R 873	M: R2 304 A: R1 785 C: R 690	M: R1 930 A: R1 495 C: R 578	M: R3 265 A: R2 831 C: R 958	M: R2 828 A: R2 447 C: R 828	M: R2 076 A: R1 624 C: R 661	R0 to R7 500 M: R 918 A: R 870 C: R 432 R12 195 to R16 659 M: R1 820 A: R1 620 C: R 689	R7 501 to R12 194 M: R1 116 A: R1 055 C: R 512 R16 660+ M: R2 235 A: R1 990 C: R 847
Savings	M: R13 068 A: R12 324 C: R2 664	M: R6 804 A: R5 844 C: R1 680	M: R5 772 A: R4 620 C: R1 572	M: R4 428 A: R3 432 C: R1 332	M: R3 480 A: R2 700 C: R1 044	N/A				
GP benefit <i>(based on family size)</i>	Paid from savings			Paid from savings Additional benefit for GP consultations when savings are depleted (limited to 3 per beneficiary, maximum 6 per family) paid at the Bonitas Rate	Paid from savings	*Ranges from R3 970 - R7 350		*Ranges from R1 900 - R5 030	Unlimited consultations, using a maximum of 2 network GPs Maximum of 2 non-network GP consultations per family, limited to R1 000 20% co-payment applies	
Day-to-day benefit <i>(based on family size)</i>	N/A					*Ranges from R5 540 - R11 600		*Ranges from R2 010 - R4 920	*Ranges from R1 750 - R4 230 Separate specialist consultation benefit, subject to referral from network GP	
Self-payment gap	M: R3 810 A: R3 150 C: R1 450	N/A	M: R1 660 A: R1 400 C: R 355	N/A						
Above threshold benefit	Unlimited	N/A	M: R4 390 A: R2 590 C: R1 120	N/A						
HOSPITAL BENEFITS										
Hospital network	N/A				Yes	N/A	Yes	N/A	Yes	
Hospital cover	Unlimited									
GP and specialist consultations <i>(network doctors covered in full)</i>	Unlimited 300% of the Bonitas Rate	Unlimited 100% of the Bonitas Rate		Unlimited 150% of the Bonitas Rate	Unlimited 100% of the Bonitas Rate					
Blood tests and x-rays	Unlimited, 100% of the Bonitas Rate								Blood tests R24 230 per family X-rays unlimited, 100% of the Bonitas Rate	
MRIs and CT scans	Unlimited in hospital R29 840 per family out of hospital	R27 610 per family in and out of hospital	R22 220 per family in and out of hospital		R15 000 per family in hospital	R24 860 per family in and out of hospital		R12 380 per family in and out of hospital	R11 060 per family	
Internal and external prostheses	R52 480 for internal per family R52 480 for external per family	R52 000 per family	R42 100 per family	R30 000 per family <i>(internal only)</i> Excluding joint replacement prosthesis	PMB only	R42 100 per family		R30 000 per family <i>(internal only)</i> Excluding joint replacement prosthesis	PMB only	
Internal nerve stimulators	R157 700 per family	N/A				R157 700 per family		N/A		
Cochlear implants	R264 500 per family		N/A			R264 500 per family		N/A		
Mental health hospitalisation	R44 650 per family	R39 250 per family	R30 680 per family			R38 670 per family		R15 080 per family	PMB only	
Sublimit of hospitalisation for consultations per family	R15 130 per family				PMB consultations only		R15 130 per family		R9 100 per family N/A	
Take-home medicine	R520 per hospital stay	R445 per hospital stay	R390 per hospital stay	R360 per hospital stay		R445 per hospital stay		R360 per hospital stay		
Physical rehabilitation	R47 250 per family									
Alternatives to hospital <i>(hospice, step-down facilities)</i>	R15 760 per family								R13 600 per family	
Terminal care	Unlimited									
Cancer treatment	R589 000 per family R233 700 of this can be used for specialised drugs (including biological drugs)	R390 900 per family	R328 100 per family					R157 600 per family	PMB only	
Non-cancer specialised drugs <i>(including biological drugs)</i>	R186 900 per family	R116 800 per family 10% co-payment applies	N/A							
Organ transplants	Unlimited								PMB only	
Kidney dialysis	Unlimited									
HIV/AIDS	Unlimited, subject to registration on the HIV/AIDS programme								PMB only, subject to registration on the HIV/AIDS programme	
Co-payments for certain procedures	N/A			Yes		N/A		Yes	*No benefit for specific surgical procedures	
OUT-OF-HOSPITAL BENEFITS										
GP consultations	Paid from available savings		Paid from available savings			Paid from available GP benefit		Unlimited consultations, using a maximum of 2 network GPs		
Specialist consultations	R2 960 per beneficiary R4 950 per family		Paid from available savings			Paid from available day-to-day benefit		Limited to 5 visits or R4 400 per family		
X-rays and ultrasounds	R2 960 per beneficiary R6 560 per family		Paid from available savings			Paid from available day-to-day benefit		*Ranges from R1 750 - R4 230		
Blood tests	Paid from available savings and/or above threshold benefit		Paid from available savings and/or above threshold benefit			R740 per beneficiary R2 240 per family		R465 per beneficiary R1 360 per family	R250 per beneficiary	
Acute medicine	Paid from available savings		Paid from available savings and/or above threshold benefit			Paid from available day-to-day benefit		PMB only		
Over-the-counter medicine	Ranges from R2 820 - R5 710 based on family size		Paid from available savings			Stoma care and CPAP machines may exceed the limit by R6 240 per family		R6 560 per family Stoma care and CPAP machines may exceed the limit by R6 240 per family	R5 180 per family	
Paramedical/Allied medical professionals <i>(such as physiotherapists, occupational therapists, dieticians and biokineticists)</i>	R7 990 per family Stoma care and CPAP machines may exceed the limit by R5 870 per family		R7 410 per family	R6 560 per family Stoma care and CPAP machines may exceed the limit by R6 240 per family		Paid from available savings		Stoma care and CPAP machines may exceed the limit by R6 240 per family		
General medical appliances	R24 550 per family 10% co-payment will apply	R16 080 per family 10% co-payment will apply	N/A			R15 240 per family 20% co-payment will apply		N/A		
Hearing aids	R2 880 per beneficiary Subject to available savings and/or above threshold benefit	R5 300 per family	Paid from available savings			R5 550 per family		R4 270 per family	Managed Care protocols apply	
Optometry <i>(once every 2 years)</i>	N/A									
Refractive surgery	R19 780 per family	N/A								
Basic dentistry	Paid from available savings and/or above threshold benefit	R4 450 per family, per year	Risk		Savings	Risk		Managed Care protocols apply		
Specialised dentistry	Paid from available savings and/or above threshold benefit	R5 350 per family, per year Covered at the Bonitas Dental Tariff	N/A			Risk		N/A		
Chronic benefits	60 chronic conditions R13 170 per beneficiary R26 240 per family	47 chronic conditions R10 790 per beneficiary R22 320 per family	31 chronic conditions Unlimited	Unlimited for PMBs		45 chronic conditions R9 150 per beneficiary R18 360 per family Unlimited for PMBs		Unlimited for PMBs		
ADDITIONAL BENEFITS (in addition to savings and day-to-day benefits)										
International Travel Benefit <i>(per trip)</i>	R5 million per beneficiary R10 million per family								N/A	
Contraceptives <i>(per family)</i>	R1 500	R1 500 at the DSP							R1 000 at the DSP	
Maternity benefits (per pregnancy)										
Private ward after delivery	Yes	N/A								
Antenatal consultations	12		6			12		6		
2D ultrasound scans	2									
Antenatal classes	R1 160				N/A		R1 160		N/A	
Amniocentesis	1									
Postnatal consultations	4									
Childcare benefits										
Hearing screening	Newborns, in or out of hospital									
Congenital hypothyroidism screening	Infants under 1 month old									
24/7 telephonic baby advice line	For children under 3 years									
Paediatric consultations for children under 1 year	3	N/A			2		1		N/A	
Paediatric consultations for children between ages 1 and 2	2	N/A			1		2		1	
GP consultations for children between ages 2 and 12	2	N/A			1		2		1	
Preventative care										
HIV test per beneficiary	1									
Flu vaccine per beneficiary	1									
Full lipogram every 5 years, for members aged 20 and over	1		N/A			1		N/A		
Mammogram every 2 years, women between ages 40 - 74	1			N/A		1		N/A		
Pap smear every 3 years, women between ages 21 - 65	1									
Prostate screening antigen test, men between ages 55 - 69	1	N/A								
Pneumococcal vaccine every 5 years, members aged 65 and over	1									
Stool test for colon cancer, members between ages 50 - 75	1									
Bone density screening, women aged 65 and men aged 70 and over	1		N/A							
Wellness benefits										
Wellness screening <i>(Blood pressure, glucose, cholesterol, body mass index and waist-to-hip ratio)</i>	1 per beneficiary									
Wellness extender Choose from the following: GP, biokineticist, dietician or physiotherapy consultation(s) or a programme to stop smoking	R2 420 per family Consultations paid at 100% of the Bonitas Rate	R1 670 per family Consultations paid at 100% of the Bonitas Rate		R1 210 per family Consultations paid at the 100% of Bonitas Rate		R1 670 per family Consultations paid at the 100% of Bonitas Rate		R1 210 per family Consultations paid at 100% of the Bonitas Rate	N/A	

Please note: M = Main member, A = Adult dependant, C = Child dependant

DSP = Designated Service Provider

PMB = Prescribed Minimum Benefits

* For full details refer to the 2018 Bonitas Product Brochure.