

	Hospital Standard	BonEssential	BonEssential Select
Monthly contributions <i>(4th and subsequent children covered free)</i>	Main: R2 284 Adult: R1 925 Child: R869	Main: R1 877 Adult: R1 436 Child: R550	Main: R1 602 Adult: R1 225 Child: R470
HOSPITAL BENEFITS			
Hospital cover	Unlimited		Unlimited, at a network hospital
GP and specialist consultations	Unlimited, 100% of the Bonitas Rate		
Blood tests and x-rays	Unlimited, 100% of the Bonitas Rate		
MRIs and CT scans	R26 620 per family in or out-of-hospital	R16 070 per family in or out-of-hospital	
Internal prosthesis	R45 090 per family excluding joint replacement prostheses	R32 130 per family excluding joint replacement prostheses	
External prosthesis	PMB only		
Mental health hospitalisation	R32 210 per family		
Take-home medicine	R475 per hospital stay	R390 per hospital stay	
Physical rehabilitation	R50 600 per family		
Alternatives to hospital <i>(hospice, step-down facilities)</i>	R16 880 per family		
Terminal care	Unlimited		
Cancer treatment	R344 500 per family Uses the Bonitas Oncology Medicine Network (20% co-payment applies for use of a non-network provider)		
Organ transplants	Unlimited	PMB only	
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies at a non-DSP		
HIV/AIDS <i>(subject to registration on the HIV/AIDS programme)</i>	Unlimited		
Co-payments for certain procedures	Yes		
Chronic benefits	Unlimited for PMBs at the DSP, subject to formulary		
ADDITIONAL BENEFITS (in addition to savings and day-to-day benefits)			
International travel benefit	Cover for medical emergencies when you travel outside South Africa You must register for this benefit		
Contraceptives <i>(per family)</i>	R1 610 at the DSP	R1 290 at the DSP	
MATERNITY AND CHILDCARE BENEFITS			
Antenatal consultations	6		
2D ultrasound scans	2		
Amniocentesis	1		
Postnatal consultations	4 (1 can be used for a consultation with a lactation specialist)		
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	2	N/A	
Paediatric consultations for children between ages 1 and 2	1	N/A	
GP consultations for children between ages 2 and 12	1		
PREVENTATIVE CARE			
HIV test per beneficiary	1		
Flu vaccine per beneficiary	1		
Mammogram every 2 years, women over 40	1		
Pap smear every 3 years, women aged 21-65	1		
Prostate screening antigen test, men between ages 45-69	1		
Pneumococcal vaccine every 5 years, members aged 65 and over	1		
Stool test for colon cancer, members aged 50 - 75	1		
WELLNESS BENEFITS			
Wellness screening <i>(Blood pressure, glucose, cholesterol, body mass index and waist-to-hip ratio)</i>	1 per beneficiary		
Wellness extender <i>Benefit includes: GP, biokineticist, dietician or physiotherapy consultation(s), a programme to stop smoking, blood tests or x-rays</i>	R1 270 per family 100% of the Bonitas Rate	R910 per family 100% of the Bonitas Rate	

Please note: DSP = Designated Service Provider

PMB = Prescribed Minimum Benefits

* For full details refer to the 2020 Bonitas Product Brochure.

Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure, the website and the Fund Rules, the Fund Rules will prevail. The Fund Rules are available at www.bonitas.co.za or on request. Benefits are subject to approval from the Council for Medical Schemes.

BonCap								
	R0 to R8 520		R8 521 to R13 840		R13 841 to R18 900		R18 901+	
Monthly contributions	Main: R1 159 Adult: R1 098 Child: R546	Main: R1 372 Adult: R1 297 Child: R630	Main: R2 210 Adult: R1 967 Child: R836	Main: R2 714 Adult: R2 417 Child: R1 029				
Day-to-day benefit (based on family size)	*Ranges from R1 880 - R4 530 Separate specialist consultation benefit, subject to referral from network GP							
HOSPITAL BENEFITS (Hospital network applies)								
Hospital cover	Unlimited							
GP and specialist consultations (network doctors covered in full at negotiated rates)	Unlimited 100% of the Bonitas Rate							
Blood tests and x-rays	Blood tests R25 950 per family X-rays unlimited, 100% of the Bonitas Rate							
MRIs and CT scans	R11 840 per family							
Internal and external prostheses	PMB only							
Mental health hospitalisation	PMB only							
Take-home medicine	R390 per hospital stay							
Physical rehabilitation	R50 600 per family							
Alternatives to hospital (hospice, step-down facilities)	R14 570 per family							
Terminal care	Unlimited							
Cancer treatment	PMB only Uses the Bonitas Oncology Medicine Network (20% co-payment applies for use of a non-network provider)							
Organ transplants	PMB only							
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies at a non-DSP							
HIV/AIDS	PMB only, subject to registration on the HIV/AIDS programme							
OUT-OF-HOSPITAL BENEFITS								
GP consultations (GP nomination applies)	Unlimited consultations, using a maximum of 2 nominated BonCap network GPs (pre-authorisation required from 8th visit)							
Specialist consultations	3 visits or R3 170 per beneficiary or 5 visits or R4 710 per family							
Combined benefit for x-rays, ultrasounds, blood tests and acute medicine	*Ranges from R1 880 - R4 530 Formulary and Bonitas Pharmacy Network applies for acute medicine (20% co-payment for non-network or non-formulary use)							
Over-the-counter medicine	R95 per event, R270 per beneficiary Formulary and Bonitas Pharmacy Network applies (20% co-payment for non-network or non-formulary use)							
Paramedical/Allied medical professionals (such as occupational therapists and dieticians)	N/A							
General medical appliances	R5 550 per family							
Optometry (once every 2 years)	Managed Care protocols apply							
Basic dentistry	Managed Care protocols apply							
Chronic benefits	Unlimited for PMBs at the DSP subject to formulary							
ADDITIONAL BENEFITS (in addition to savings and day-to-day benefits)								
Contraceptives (per family)	R1 070 at the DSP							
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							
PREVENTATIVE CARE								
HIV test per beneficiary	1							
Flu vaccine per beneficiary	1							
Mammogram every 2 years, women over 40	1							
Pap smear every 3 years, women between ages 21-65	1							
Prostate screening antigen test, men between ages 45-69	1							
Pneumococcal vaccine every 5 years, members aged 65 and over	1							
Stool test for colon cancer, members between ages 50-75	1							
WELLNESS BENEFITS								
Wellness screening (Blood pressure, glucose, cholesterol, body mass index and waist-to-hip ratio)	1 per beneficiary							

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