

Does Boncap's requirement of cover with a preferred provider not faze you? If the answer is yes, then you're well-poised for Boncap's generous rewards. With unlimited GP and generous specialist consultations at 100% of our rates and value-based healthcare through our GP network, BonCap also covers medical expenses incurred while in hospital, as well as major medical events. So in these tough times, isn't it a treat to know there's a solution that won't hurt your pocket?

Major Medical Benefits

Major medical expenses are covered at 100% of Bonitas tariff. This benefit includes major medical events. All hospital admissions, oncology treatment plans and renal dialysis require pre-authorization by Prime Cure except in case of emergencies.

Overall Annual Limit	R500 000 per family
Benefits payable at 100% of the Prime Cure agreed tariff	

Sub-limits applicable:	
GP & Specialist Consultations	Unlimited; subject to overall annual limit (R500 000) and Prime Cure Provider
Pathology	Limited to R19 000, except for PMB's
General Radiology	Unlimited, subject to overall annual limit
Physiotherapy & Occupational Therapy	R6 000, subject to overall annual limit and Prime Cure Provider
Oncology	R100 000 per family and subject to Prime Cure Provider
Organ Transplants	PMB's only, subject to pre-authorization and Prime Cure Provider
Chronic Renal Dialysis	PMB's only, subject to pre-authorization and Prime Cure Provider
Medication to take out (TTO)	7-days supply per beneficiary, per admission
Alternatives to hospitalization (Step down or home nursing)	limited to R12 900 per family per annum, pre authorization required

Chronic Medicine Benefits¹

Covers medication for conditions that require medication on an ongoing basis.

Chronic Disease List (CDL) as per the Prescribed Minimum Benefits (PMB), at the Designated Service Provider (DSP) i.e. Prime Cure, accredited pharmacies and Medipost Courier Pharmacy. Subject to pre-authorization and Prime Cure medicine formulary

This Summary is for information purposes only and does not supersede the Rules of the Fund. In the event of any discrepancy between the Summary and the Rules, the Rules will prevail.

¹ Chronic Disease List as per PMB's page 19 Prime Cure medicine formulary



Major Medical
Overall Annual
Limit R500 000
100% of the Prime
Cure agreed tariff

Chronic Medication
PMB's at Prime Cure
DSPs

Out of Hospital
Unlimited GP
Consultations
through Prime Cure
Network

Supplementary
Additional Benefits
in or out of hospital

Out of Hospital Benefits

Cover day to day medical expenses e.g. GP & specialist consultations, acute medication, pathology, radiology, paramedical services (Allied Medical Professions) optometry, dentistry etc.

Day to Day Benefit

These benefits cover out of hospital expenses which are accessed through the Prime Cure Network providers and are listed below.

GP Consultations²	Subject to Prime Cure network.
Out of network	1 visit per beneficiary or 2 visits per family to a maximum of R700 and 20% co-payment
Emergency Consultations	Unlimited subject to pre-authorization
Acute Medication³	Prime Cure accredited pharmacy and subject to medicine formulary
Over the Counter³ Medication	R180 per beneficiary, per annum maximum of R60 per event
Specialist Consultation	3 visits or R2 000 per beneficiary, up to 5 visits or R2 800 per family
Occupational Therapy & Physiotherapy	R1 300 per beneficiary up to R1 950 per family, subject to pre-authorization and referral by a Prime Cure GP
General Radiology	Referral by a Prime Cure GP. Approved black and white X-rays and soft tissue ultrasounds
Pathology	Referral by a Prime Cure GP and according to a list of approved tests
Basic Dentistry	List of approved codes, subject to Prime Cure Provider limited to: One consultation per beneficiary, per annum One preventative treatment per beneficiary per annum e.g. cleaning, polishing, fillings, extractions, pain and sepsis treatment and X-rays ⁴
Emergency Dentistry	1 episode per beneficiary, per annum
Plastic Dentures	1 episode per beneficiary, per annum for pain and sepsis only. One set of dentures per family over a 24-month period applicable over the age of 21, 20% co-payment
Specialised Dentistry	No benefit
Optometry	One pair of spectacles every 24 months, subject to network provider
Examination / Consultation	One optometric examination per beneficiary
Frame	Range of approved frames; 1 per beneficiary
Lens	Single vision or bifocal lens
Contact Lenses	No benefits

Supplementary Benefits

Additional benefits, medical expenses incurred in or out of hospital

Maternity Care per event (ante- and postnatal) Neonatal Care	Network provider R32 000 per family, except PMB's
Immune deficiency related to HIV infection	clinical protocol and subject to registration on the HIV/AIDS programme.
Mental Health Benefits (in and out of hospital)	R6 000 per family, subject to pre-authorization by contracted provider and registration on disease management programme
Specialised Radiology (joint limit in and out of hospital)	R8 000 per family, subject to pre-authorization
Emergency Medical Transportation	Unlimited, subject to Netcare 911
Prostheses Internal	R16 500 per family, subject to pre- authorization
Prostheses External	No benefit
Appliances (Includes general appliances, wheelchairs, stoma products, CPAP, hearing aids)	R3 000 per family, subject to pre-authorization
Oxygen Therapy & Home Ventilation	Referral by a Prime Cure GP and subject to overall annual limit (R500 000) and pre-authorization

WHAT
IT WILL
COST

BonCap

Contributions	Principal Member	Adult Dependant	Child Dependant
R0 - R4 400	R 426	R404	R201
R4 401 – R7 200	R 517	R489	R237
R7 201 +	R1 086	R967	R411

¹ Prescribed Minimum Benefits are provided on all options in accordance with the Medical Schemes Act and Regulations, and subject to the use of the relevant Designated Service Provider

² Pre-authorization required after patients' 8th visit (in a 12-month cycle)

³ Prime Cure medicine formulary

⁴ Basic dentistry is subject to Prime Cure protocols

⁵ All benefits are per annum, unless otherwise stated