

BonComprehensive

Unlimited consultations above threshold, major medical expenses at 300% of the Bonitas rate, basic and advanced dentistry - all covered by our BonComprehensive option. So in these tough times, isn't it a treat to know there's a solution that puts your mind at ease

Major Medical Benefits

Major medical expenses are covered at 300% of Bonitas tariff. This benefit includes major medical events. All hospital admissions, oncology treatment plans and renal dialysis require pre-authorization by Hospital Management except in case of emergencies.

Overall Annual Limit	Unlimited
Benefits payable at 300% of the Bonitas Rate	
Sub-limits applicable:	
GP & Specialist Consultations	Unlimited, 300% Bonitas rate
Pathology	Unlimited ¹
Radiology (Specialised & General)	Unlimited
Paramedical Services (Allied Medical Professions) e.g. speech therapy, occupational therapy, audiology, physiotherapy	Unlimited
Oncology	Unlimited, sub-limit of R450 000 for medicine
Biological drugs e.g. Herceptin	R150 000 per family, subject to clinical protocols and 10% co-payment
Organ Transplants	Unlimited
Chronic Renal Dialysis	Unlimited
Maxillo Facial Surgery	Unlimited, excluding orthognatic surgery
Medication to take out (TTO)	R350 per beneficiary, per admission
Physical Rehabilitation	R30 000 per family

Chronic Medicine Benefits²

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

Unlimited cover for 64 diseases, subject to pre-authorization. Biological drugs: R120 000 per family, subject to clinical protocols and 10% co-payment

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 Subject to pathology management programme

² Comprehensive formulary, refer to page 19 for a complete chronic disease list

Major Medical
Unlimited
300% Bonitas Rate

Chronic Medication
64 Chronic
Conditions at any
service provider

Out of Hospital
Savings & Threshold
Plus Basic &
Advanced Dentistry

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, paramedical services, optometry, radiology, pathology etc.

Savings	Per Month	Per Annum
Principal	R375	R4 500
Adult Dependant	R353	R4 236
Child Dependant	R 76	R 912

Threshold Benefit	Threshold	Self Funding Gap
Principal Member	R6 000	R1 500
Adult Dependant	R5 500	R1 264
Child Dependant	R1 600	R 688

Acute Medication & Pharmacy Advised Therapy	Subject to savings and/or threshold
Member	The following limits apply: R 8 000
Member + 1	R 9 500
Member + 2	R11 000
Member + 3 +	R13 000

(90% of the Bonitas rate accrues to threshold; 10% co-payment in threshold)

GP and Specialists Consultations	Subject to savings and/or threshold, unlimited in threshold
General Radiology	Subject to savings and/or threshold, unlimited in threshold
Pathology	Subject to savings and/or threshold, unlimited in threshold ²
Paramedical Services (Allied Medical Professions) e.g. speech therapy, occupational therapy, audiology, physiotherapy	Subject to savings and/or threshold, limited to R5 500 per family
Optometry	Subject to savings and/or threshold, limited to R2 250 per beneficiary

In addition: Dental Benefits

Basic Dentistry	Subject to clinical protocols & Bonitas Dental Tariff (BDT) ³
Advanced Dentistry	Subject to clinical protocols & Bonitas Dental Tariff (BDT) ³

Supplementary

Additional benefits, medical expenses incurred in or out of hospital

Maternity Care per event (ante- and postnatal)	Unlimited hospitalisation (subject to pre-authorisation) and midwifery services Antenatal classes to the value of R750 and private ward for post-delivery 12 antenatal consultations, 2 X 2D scans and 4 postnatal consultations with midwife
Refractive Surgery	R11 000 per family at 100% Bonitas Rate, Subject to pre-authorisation
Immune deficiency related to HIV infection	Unlimited Subject to Aid for AIDS (AfA) registration and clinical protocols
Mental Health Benefits	R30 000 per family, subject to pre-authorisation Sub-limit of R10 000 for consultations in & out of hospital
Specialised Radiology (out of hospital)	R22 000 per family Subject to pre-authorisation
Emergency Medical Transportation	Unlimited, subject to Netcare 911
Endoscopies in practitioners' rooms	Unlimited, subject to pre-authorisation.
Prostheses Internal	R38 000 per family
Prostheses External	R38 000 per family Subject to pre-authorisation
HIV test and Flu vaccine	Free, 1 per beneficiary per annum
International cover	R5 million per trip
Appliances	
General appliances	R6 500 per family
Wheelchairs & large orthopaedic appliances	Included in the general appliance limit
Stoma products & CPAP machines	May exceed general appliance limit by R3 000
Hearing aids	R20 000 per family, biennial benefit (Jan 2010 - Dec 2011)
Oxygen: Home ventilation	Unlimited, subject to pre-authorisation by Hospital Management

WHAT
IT WILL
COST

BonComprehensive

Contributions	Principal Member	Adult Dependant	Child Dependant
Risk	R2 124	R2 003	R432
Savings	R 375	R 353	R 76
Total	R2 499	R2 356	R508

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 Subject to pathology management programme

³ Comprehensive list of dental benefits (DENIS) page 20

⁴ All benefits are per annum, unless otherwise stated