

BonSave

Fit as a fiddle, you would like an option that offers you the flexibility of managing your day to day benefits with a savings account, not so? Our BonSave option, therefore, is for you. So in these tough times – and how lucky you are to be in good health – isn't it a treat to know there's an option that's as youthful as you are?

Major Medical Benefits

Major medical expenses are covered at 150% of Bonitas tariff. This benefit includes major medical events. All hospital admissions, oncology treatment plans and renal dialysis require pre-authorisation by Hospital Management except in case of emergencies.

Overall Annual Limit	Unlimited
Benefits payable at 150% of the Bonitas Rate	
Sub-limits applicable:	
GP & Specialist Consultations	Unlimited, 150% 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 R250 000 for medicine
Organ Transplants	Unlimited
Chronic Renal Dialysis	Unlimited
Maxillo Facial Surgery	Unlimited, excluding orthognatic surgery
Medication to take out (TTO)	R250 per beneficiary, per admission
Physical Rehabilitation	R30 000 per family

R1 000 deductible	R2 500 deductible	R5 000 deductible
Colonoscopy	Arthroscopy	Nissen Fundoplication (Reflux Surgery)
Conservative Back Treatment	Diagnostic Laparoscopy	Back Surgery including spinal fusion
Cystoscopy	Hysterectomy (except cancer and PMB's)	Joint replacements e.g. Hip & Knee replacements
Facet Joint Injections	Percutaneous Radiofrequency Ablations	(except PMB's)
Flexible sigmoidoscopy	(percutaneous rhizotomies)	
Functional Nasal Surgery		
Gastroscopy		
Umbilical Hernia Repair		
Hysteroscopy (but not endometrial ablation)		
Myringotomy		
Tonsillectomy and Adenoidectomy (except PMB's)		
Varicose Vein Surgery		

¹ Subject to pathology management programme



Major Medical
Unlimited
150% Bonitas Rate

Chronic Medication
PMB's only at DSP

Out of Hospital
Savings plus Basic &
Advanced Dentistry

Supplementary
Additional benefits;
medical expenses
incurred in or out of
hospital

Chronic Medicine Benefits²

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), subject to pre-authorization

Out of Hospital Benefits

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

Savings Benefit	Per Month	Per Annum
Principal Member	R193	R2 316
Adult Dependant	R150	R1 800
Child Dependant	R 59	R 708

Acute Medication & Pharmacy Advised Therapy Subject to savings

GP & Specialist Consultation Subject to savings

General Radiology Subject to savings

Pathology Subject to savings¹

Optometry Subject to savings

Paramedical Services Subject to savings

(Allied Medical Professions) e.g. speech therapy, occupational therapy, audiology, physiotherapy

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 Benefits

Additional benefits, medical expenses incurred in or out of hospital

Maternity Care per event (ante- and postnatal)	Unlimited hospitalisation (subject to pre-authorization) 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
Immune deficiency related to HIV infection	R20 000 per beneficiary Subject to Aid for AIDS (AfA) registration and clinical protocols
Mental Health Benefits	R20 000 per family, subject to pre-authorization Sub-limit of R10 000 for in & out of hospital consultations
Specialised Radiology (out of hospital)	R16 000 per family, subject to pre-authorization
Emergency Medical Transportation	Unlimited, subject to Netcare 911
Endoscopies in practitioners'	Unlimited, subject to pre-authorization
Prostheses Internal and External	R27 000 per family, subject to pre-authorization
HIV test and Flu vaccine	Free, 1 per beneficiary per annum
International cover	R5 million per trip
Appliances	
General appliances	R4 500 per family
Wheelchairs & large orthopaedic appliances	Included in the general appliance limit
Stoma products & CPAP machines	May exceed general appliance limit by R4 000
Hearing aids	R6 500 per family, biennial benefit (Jan 2010 - Dec 2011)
Oxygen: Home ventilation	Unlimited, subject to pre-authorization by Hospital Management

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.

WHAT IT WILL COST

BonSave

Contributions	Principal Member	Adult Dependant	Child Dependant
Risk	R 856	R663	R257
Savings	R 193	R150	R 59
Total	R1 049	R813	R316

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

³ Comprehensive list of dental benefits (DENIS) page 20

⁴ All benefits are per annum, unless otherwise stated