

## BonEssential

Are you young and vibrant? Are you looking for a hospital plan with a difference – one that has dentistry benefits and is also affordable? Then BonEssential is for you. Simple. So before you continue with your punching bag, isn't it a treat to know in these tough times, there's a solution that is unique and won't put you out of limb?

### Major Medical Benefits

Major medical expenses are covered at 200% 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.

<b>Overall Annual Limit</b>	<b>Unlimited</b>
<b>Benefits payable at 200% of the Bonitas Rate</b>	
<b>Sub-limits applicable:</b>	
<b>GP &amp; Specialist Consultations</b>	Unlimited, 200% Bonitas rate
<b>Pathology</b>	Unlimited <sup>1</sup>
<b>Radiology (Specialised &amp; General)</b>	Unlimited
<b>Paramedical Services</b> (Allied Medical Professions) e.g. speech therapy, occupational therapy, audiology, physiotherapy	Unlimited
<b>Oncology</b>	Unlimited, sub-limit of R250 000 for medicine
<b>Organ Transplants</b>	Unlimited
<b>Chronic Renal Dialysis</b>	Unlimited
<b>Maxillo Facial Surgery</b>	Unlimited, excluding orthognatic surgery
<b>Medication to take out (TTO)</b>	R250 per beneficiary, per admission
<b>Physical Rehabilitation</b>	R30 000 per family

<b>R1 000 deductible</b>	<b>R2 500 deductible</b>	<b>R5 000 deductible</b>
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 (except PMB's)
Facet Joint Injections	Percutaneous Radiofrequency Ablations (percutaneous rhizotomies)	
Flexible sigmoidoscopy		
Functional Nasal Surgery		
Gastroscopy		
Umbilical Hernia Repair		
Hysteroscopy (but not endometrial ablation)		
Myringotomy		
Tonsillectomy and Adenoidectomy (except PMB's)		
Varicose Vein Surgery		

<sup>1</sup> Subject to pathology management programme  
\*Unlimited PMB cover



**Major Medical**  
Unlimited  
200% Bonitas Rate

**Chronic Medication**  
PMB's only at DSP

**Out of Hospital**  
Basic & Advanced  
Dentistry

**Supplementary**  
Additional Benefits  
in or out of hospital

## Chronic Medicine Benefits<sup>2</sup>

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-authorisation

## Out of hospital Benefits

No benefits for out of hospital expenses, except for the diagnosis, treatment and care of Prescribed Minimum Benefits where appropriate.

### In addition: Dental Benefits

<b>Basic Dentistry</b>	Subject to clinical protocols & Bonitas Dental Tariff (BDT) <sup>3</sup>
<b>Advanced Dentistry</b>	Subject to clinical protocols & Bonitas Dental Tariff (BDT) <sup>3</sup>

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.

## Supplementary Benefits

Additional benefits, medical expenses incurred in or out of hospital

<b>Maternity Care</b> 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
<b>Immune deficiency related to HIV infection</b>	R22 000 per beneficiary Subject to Aid for AIDS (AfA) registration and clinical protocols
<b>Mental Health Benefits</b>	R20 000 per family, subject to pre-authorisation Sub-limit of R10 000 for in & out of hospital consultations
<b>Specialised Radiology</b> (out of hospital)	R16 000 per family, subject to pre-authorisation
<b>Emergency Medical Transportation</b>	Unlimited, subject to Netcare 911
<b>Endoscopies</b> in practitioners' rooms	Unlimited, subject to pre-authorisation
<b>Prostheses Internal and External</b>	R27 000 per family, subject to pre-authorisation
<b>HIV test and Flu vaccine</b>	Free, 1 per beneficiary per annum
<b>International cover</b>	R5 million per trip
<b>Appliances</b>	
General appliances	R4 600 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-authorisation by Hospital Management

WHAT  
IT WILL  
COST

BonEssential			
Contributions	Principal Member	Adult Dependant	Child Dependant
<b>Total</b>	R979	R749	R287

<sup>1</sup> 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

<sup>2</sup> Restrictive formulary, refer to page 19 for a complete chronic disease list

<sup>3</sup> Comprehensive list of dental benefits (DENIS) page 20

<sup>4</sup> All benefits are per annum, unless otherwise stated