

BONITAS HAS DONE IT AGAIN increases from **0%** for 2023

South African consumers are facing some of the most challenging economic times we've seen over the past 13 years. With the rising cost of living, sky-high fuel prices and the uncertain supply of electricity, Bonitas Medical Fund has some excellent news for its members. With our continuous commitment to make quality healthcare more accessible and affordable for all South Africans, we are excited to announce that our average contribution increase for 2023 is only 5.9%.

Introducing a price freeze

But we wanted to make it even better – so we introduced a 3-month price freeze for all our members. This means that members will only pay a contribution increase from April 2023 – but with the 2023 benefits coming into effect from the beginning of the year. In essence this is a 0% increase for January, February and March on all our plans and effectively reduces the average annual increase for 2023 to just 4.8%.

BonStart gets no increase

In an industry first, BonStart saw a decrease of 7.9% for 2022. We are pleased to announce that we will continue this trend, with a 0% increase for BonStart in 2023.

Mindful of the request from CMS

The guidelines set out by the Council for Medical Schemes (CMS) in Circular 44 of 2022, requested medical schemes to keep contribution increases for 2023 below CPI – currently sitting at around 7.8%. However, over the past decade medical scheme contribution increases have outpaced inflation by around 4%. We've taken these measures into account to ensure that our increases for 2023 are as low as possible.

Always committed to adding value

Success requires a delicate balancing act between driving financial sustainability and keeping contributions affordable for our members, while providing them with the best possible care. Looking at the current economic climate, we're

convinced that our cost increases for 2023 will not put an undue burden on the budgets of our members. While our BonStart members will experience a 0% increase for 2023, members on BonStart Plus and Bonfit Select will also be delighted with their super low increases of around 2%. Another nine of our plans will benefit from increases well below inflation while only three plans will receive an increase above CPI.

INCREASES	BonComprehensive	9.4%
	BonClassic	8.2%
	BonComplete	7.0%
	BonSave	9.4%
	BonFit Select	2.1%
	Standard & Standard Select	7.4%
	Primary & Primary Select	5.2%
	BonStart	0%
	BonStart Plus	2.0%
	BonEssential	6.4%
	BonEssential Select	6.7%
	Hospital Standard	5.0%
BonCap	7.4%	

CONTRIBUTION INCREASES AT A GLANCE

	2022 - MARCH 2023			APRIL - DECEMBER 2023			INCREASE
	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT	
BONCOMPREHENSIVE	R8 217	R7 749	R1 672	R8 990	R8 478	R1 830	9.4%
BONCOMPLETE	R4 570	R3 660	R1 241	R4 890	R3 916	R1 328	7.0%
BONCLASSIC	R5 677	R4 874	R1 401	R6 143	R5 273	R1 516	8.2%
BONSAVE	R2 950	R2 284	R883	R3 228	R2 500	R966	9.4%
BONFIT SELECT	R2 230	R1 727	R669	R2 236	R1 674	R729	2.1%
STANDARD	R4 230	R3 667	R1 241	R4 543	R3 938	R1 333	7.4%
STANDARD SELECT	R3 822	R3 307	R1 119	R4 105	R3 552	R1 202	7.4%
PRIMARY	R2 654	R2 076	R844	R2 792	R2 184	R888	5.2%
PRIMARY SELECT	R2 322	R1 816	R738	R2 443	R1 910	R776	5.2%
BONSTART	R1 338	R1 338	R1 338	R1 338	R1 338	R1 338	0%
BONSTART PLUS	R1 670	R1 587	R735	R1 703	R1 619	R750	2.0%
BONESSENTIAL	R2 033	R1 555	R596	R2 135	R1 578	R671	6.4%
BONESSENTIAL SELECT	R1 784	R1 364	R523	R1 873	R1 372	R599	6.7%
HOSPITAL STANDARD	R2 592	R2 184	R986	R2 722	R2 293	R1 035	5.0%
BONCAP*							
R0 TO R10 020	R1 274	R 1 274	R600	R1 368	R 1 368	R644	7.4%
R10 021 TO R16 270	R1 507	R1 507	R693	R1 619	R1 619	R744	7.4%
R16 271 TO R21 160	R2 429	R2 429	R919	R2 609	R2 609	R987	7.4%
R21 161+	R2 982	R2 982	R1 131	R3 203	R3 203	R1 215	7.4%

*SUBJECT TO INCOME VERIFICATION

2023

CHANGES AND ENHANCEMENTS



BONCOMPREHENSIVE | BONCOMPLETE BONCLASSIC | BONSAVE | BONFIT SELECT

We've amended our rules for the new year to allow members to use their savings as they deem fit. Members will have the freedom to spend their savings across claims categories as well as use savings to pay for co-payments.

This will apply to BonComprehensive, BonClassic, BonComplete, BonSave and BonFit Select.

We've amplified the offerings of BonSave, one of our most competitive options in the market, by increasing the savings component to 24% for 2023.

Savings for the year will now be R9 317 for a main member and up to R24 903 for a family of five.

BonSave also offers a range of additional benefits covered from risk, including a R1 310 Benefit Booster, preventative care benefits and additional GP consultations when savings are depleted, making the option even more competitive in the new year.

We're also pleased to announce that we've amended the savings on the BonFit Select option to 15%. This is one of the most popular Bonitas plans – continuing to attract younger members and families.

A member plus one adult dependant will have R3 957 in savings for the year.

Contribution increases on our savings plans will be as follows:

- 9.4% on BonComprehensive
- 8.2% on BonClassic
- 7.0% on BonComplete
- 9.4% on BonSave

BonFit Select, which saw no increase in 2021 and a 3.6% increase in 2022, will increase by 0.3% for principal members in 2023. Furthermore, contributions for adult dependants will decrease by 3.1%. This means, a couple on the plan will effectively see a 1.2% decrease in contributions.

STANDARD | STANDARD SELECT PRIMARY | PRIMARY SELECT

In 2022, Standard and Standard Select as well as Primary and Primary Select were structured with a defined day-to-day benefit (for x-rays, blood tests, acute medicine, auxiliary services and specialist consultations) as well as a defined benefit for GP consultations. These options were further enhanced by a range of risk benefits over and above day-to-day benefits. However, we noticed that most members on these options used their day-to-day benefits in totality, while a larger proportion of the GP benefit remained unused.

For 2023, we have significantly enhanced our benefits to be more in line with member claiming patterns, to help our members use their benefits in a manner that's better aligned to their needs and provide them with even more value.

We have restructured the day-to-day benefit into one limit, with set sublimits for acute medicine, GP consultations, x-rays and blood tests as well as auxiliary services.

On the Standard and Standard Select options, the day-to-day benefit has been increased to R22 000 for a family of four and members will still have access to additional benefits for mental health, dentistry and optometry as well as MRIs and CT scans, providing even more value.

The increase in the Benefit Booster will allow members to tap into an additional R2 000 to bolster their benefits – in a category of their choice. This allows for more flexibility and value to members, based on their specific needs.

Despite such a massive increase in benefits, we're happy to announce that the contribution increase on Standard and Standard Select for 2023 will only be 7.4%.

Primary and Primary Select are two of our top sellers in the market. These options boast excellent demographics with small family sizes and low pensioner ratios. In fact, Primary Select is the fastest-growing Bonitas option.

We have restructured Primary and Primary Select in the same way as the Standard and Standard Select options and have increased the overall day-to-day benefit to R11 000 for a family of four.

The Benefit Booster has been increased to R1 500 to enhance benefits on this option even further.

The contribution increase on Primary and Primary Select for 2023 will be 5.2%

BONESSENTIAL | BONESSENTIAL SELECT HOSPITAL STANDARD

Our hospital plans, BonEssential and BonEssential Select, are leaders in the market – offering a range of attractive benefits which are ideally positioned for families looking for cover in hospital. They boast additional out-of-hospital benefits including preventative care and maternity consultations as well as a Benefit Booster too.

The increase on BonEssential for 2023 will be 6.4% while the increase for BonEssential Select will be 6.7%. Hospital Standard will increase by 5%.

BONSTART | BONSTART PLUS

Our two Edge plans, BonStart and BonStart Plus, are the most innovative in the country. These plans are distinct in their scope and hugely popular, covering approximately 7000 lives.

Designed to appeal to new entrants to the workplace between the ages 18 and 35, these plans are driven by technology and ease of access through virtual integration and digital intervention.

In order to access benefits, members must first complete the online wellness questionnaire. This then provides them with access to unlimited virtual care and the Benefit Booster.

We're retaining unlimited virtual care for members and opted to add cover for all virtual care offerings in the market, so our members can get even more value!

We're also excited to announce that for 2023, the formulary for acute medicine on BonStart and BonStart Plus has been extended to provide access to over-the-counter supplements such as iron.

In an industry first, BonStart saw a decrease of 7.9% for 2022. We will continue this trend for 2023 with a 0% increase on BonStart. The BonStart Plus option, which was launched last year, will increase nominally by 2%. This amounts to a mere R33 more a month for a main member.



CO-PAYMENTS

Our procedural co-payments have remained in place for over five years with no increases and are far lower than competitors and the industry average. As such, we have opted to increase these co-payments by CPI. The impact of this will be minimal as procedural co-payments only apply to specific procedures on BonSave and BonFit Select, Primary and Primary Select, BonEssential and BonEssential Select as well as Hospital Standard.

Specialised radiology co-payments across all options have also been adjusted. A CPI increase of R92 has been applied to BonSave and BonFit

Select as well as Standard and Standard Select. The BonCap co-payment increases by a mere R60.

The co-payments on BonComprehensive, BonClassic, BonComplete, Hospital Standard, BonEssential and BonEssential Select increase to R2 500. While Primary and Primary Select will see a co-payment of R2 000.

Co-payments on BonStart and BonStart Plus remain unchanged.

NETWORKS

Due to the fact that healthcare costs in South Africa are unregulated, providers are free to charge any tariff they see fit. We, therefore, implement networks to negotiate better tariffs for our members so that they can avoid out-of-pocket expenses and get more value.

A trend across the industry is that more and more members are seeing the value of hospital networks with 1.2 million open scheme members on a network option – that is 53% of the industry. Between 60 and 75% of members on other top performing open medical schemes are currently on a network option, with improved financial outcomes for members. In contrast, only 25% of members on Bonitas are on hospital networks.

To ensure our members can benefit from similar

outcomes, we have restructured our options to include a network hospital component.

- Members on BonComprehensive, Standard, Primary and BonEssential can continue to use any private hospital
- Members on BonClassic, BonComplete, BonSave, BonFit Select and Hospital Standard will have access to a network of private hospitals
- Members on Standard Select, Primary Select and BonEssential Select will have access to a distinct network of private hospitals
- BonCap, BonStart and BonStart Plus will continue to have their own dedicated network

In determining the networks, we looked at:

- Member profile and demographics
- Access and geographics
- Cost-effectiveness
- Quality of providers
- Alignment to contracted specialists

85% of our members will be within a 30km radius of a network hospital with a presence across all nine provinces, in line with the footprint of our member base. We have chosen the best and most efficient hospitals for our networks to ensure that our members have access to care of the highest quality and an improved experience.

Network lists will be available online after the launch.



MANAGED CARE

Our range of managed care programmes are designed to help members with chronic conditions manage them in a manner which is cost effective while ensuring the best clinical and treatment protocols. These programmes assist members in understanding their conditions, better manage the associated risk factors and remind them to take the necessary steps to monitor their condition.

Our enhancements for 2023 are designed to build on the success of our managed care initiatives and augment quality outcomes for our members.

Cancer: Cancer prevalence is one of the key concerns facing South Africans and is increasing year-on-year. Through member interaction and engagement, we noted that members need more reassurance and support when diagnosed with cancer.

So, for 2023, we have opted to restructure benefits to be unlimited for PMB cancers on all options – with a set rand amount in place on options where non-PMB cover is available. The benefits will range up to R400 000 based on the option selected and, once the rand limit is exhausted, a 20% co-payment will apply.

Diabetes: Our diabetes programme is one of the most effective Managed Care programmes in the medical scheme industry with improved outcomes year-on-year. But, as we always look for ways to improve, we are proud to introduce a benefit of R51 000 per family per year for an insulin pump or a continuous glucose monitor for type 1 diabetics, under the age of 18.

In addition to this, we will allow a further R25 740 per family per annum for

insulin pump or CGI consumables. This benefit will be available on Standard, Standard Select, BonComplete, BonClassic and BonComprehensive.

Mental health: We are pleased to announce that in addition to offering a range of mental health benefits paid from risk as well as a comprehensive mental health programme, we've introduced an innovative new digital solution to support our members on the go.

From October 2022 our members will have access to mental health assessments in the Bonitas Member App, where you can get an idea of the state of your mental wellness. Depending on the results of your assessment, you'll be referred to our new digital mental health care partner, called Panda, to get the support you need. Panda offers everything from audio sessions with peers and mental health experts to 1 on 1 virtual consultations with mental health professionals.

Chronic medicine: Our chronic benefits are extensive providing cover for up to 60 chronic conditions. To help our members get access to quality care while managing costs, we have to support them in using the correct medicine to manage their conditions effectively. Our team of experts take great care to ensure that our formularies are well managed – controlling costs and providing the right clinical outcomes.

We have taken a new approach in formulary management for 2023 and have introduced four levels of formularies to address member needs per option. These changes will be communicated extensively to ensure that our members' needs are handled sensitively.

PREVENTATIVE CARE

We pride ourselves on offering robust preventative care benefits, covered from risk, because early detection can help improve clinical outcomes and increase the longevity for our members.

Our current preventative care benefits are extensive, including cover for:

- HIV tests
- Lipograms
- Mammograms
- Pap smears
- Pneumococcal vaccines
- Prostate antigen screenings
- Flu vaccines
- Bone density screenings
- Stool tests for colon cancer
- Cover for COVID-19 vaccines and boosters

There's also a range of preventative care benefits for children, such as newborn hearing screenings and childhood vaccines.

We're extending our preventative care benefits even further for 2023 to include cover for two doses of the Human Papillomavirus (HPV) vaccine for girls between ages 9 and 14 years, on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select. The World Health Organization indicates that two doses of the vaccine in this age group may prevent 70% of cervical cancer, 80% of anal cancer, 60% of vaginal cancer and 40% of vulva cancer. The vaccine has also shown over 90% efficacy in preventing HPV-positive oropharyngeal cancers.

Pertussis or whooping cough has been highlighted as a key concern across the African continent – particularly as it is spread easily and can be fatal. We have therefore opted to introduce one booster vaccine per beneficiary aged between 7 and 64 years on Standard, Standard Select, BonComplete, BonClassic and BonComprehensive.

Our preventative care benefits have been fortified to be even more competitive in 2023 and we encourage all members to take the relevant steps to protect themselves and their loved ones.

BENEFIT BOOSTER

Launched last year, the Benefit Booster was one of the most innovative changes to hit the medical schemes industry. This benefit unlocked R446 million in MORE benefits for members to extend their day-to-day benefits even further.

It can be used to pay for any out-of-hospital expense and members get to choose how to use this additional benefit based on their specific needs. To unlock the Benefit Booster, simply complete the online wellness questionnaire through the Bonitas app or get a physical wellness screening at a Bonitas wellness day or participating pharmacy. Now you can even unlock the Benefit Booster by completing the wellness questionnaire in the Member Zone on the Bonitas website.

As soon as the benefit is activated, claims pay from the Benefit Booster, allowing savings and day-to-day benefits to last longer.

For 2023, we've adjusted the benefit limits on the Benefit Booster in line with utilisation. This will be as follows:

R2 730 on BonComprehensive

R1 880 on BonClassic and BonComplete

R1 310 on BonSave and BonFit Select

Increased to R2 000 on Standard and Standard Select

Increased to R1 500 on Primary and Primary Select

Increased to R1 000 on BonEssential and BonEssential Select

Increased to R1 000 on BonStart and BonStart Plus



Celebrating #40YearsOfBonitas



Our journey has been an exciting one – spanning four decades of learning and growing.

From humble beginnings

We started in 1982 as a medical scheme for black civil servants, with 27 members and two plans on offer – Standard and BonCap. At the time, monthly contributions ranged from R1,60 to R9,60 per principal member. Over the years we evolved, with several key milestones along the way:

- Our operations had a stronghold in local government, mining and parastatals – sectors we continue to dominate
- We entered the private sector in 1995, and dominated even further in the years that followed, becoming the preferred split risk solution in the corporate space
- We intensified operations, establishing a multi-layered distribution channel including an online channel – the only medical scheme with a presence in all market segments
- We've signed up and successfully onboarded around 190 000 new members over the past 36 months. That's significantly more than the size of most schemes in the industry

40 years on

As we celebrate the 40th birthday of Bonitas Medical Fund – now the 2nd largest open scheme in South Africa – we know we did not achieve this alone. We thank everyone who has been by our side over the past four decades, who helped us to provide affordable, quality healthcare for all South Africans.

With the 'Medical Aid for South Africa' being our mantra, it underpins all we do, including finding innovative solutions to help reduce the cost of private healthcare, without compromising on quality. We put our members first when we negotiate rates and source reputable service providers. We do not believe in one-size-fits-all and adjust our wide range of benefit options annually, while keeping plans simple and user-friendly. We will continue to do this and strive for excellence in the healthcare industry for the benefit of all.

EXCLUSIVE OFFERS AND DISCOUNTS



With the current economic challenges facing the country, we know that South Africans are constantly looking for added value and ways to save money every month. This dovetails with our need to provide our members with access to additional value that adds meaning to their lives. It was for this very reason that we introduced the value-added product model in 2018, to provide Bonitas members with access to a range of discounts and exclusive offers to help their hard-earned rands reach even further. To date we've seen over 160 000 engagements with the model.

For 2023, we've positioned these exclusive offers and discounts even more attractively, so that they resonate across all life-stages and appeal to a broader audience.

We carefully selected the providers participating in the model, ensuring we partner with only the best providers in the industry for exclusive offers across a range of categories including:

- Lifestyle - Enjoy lifestyle benefits in the form of discounted online shopping, delivered to your door
- Wellness - Improve your mental and physical health through bespoke online assistance
- Gap cover - Benefit from special rates for gap cover exclusive to Bonitas members
- Short-term insurance - Get extra peace of mind with discounted premiums
- Life Insurance - Create wealth with exclusive bonuses and competitive offerings on life cover
- Credit solutions - Gain better understanding of your credit status and start your journey to financial wellness

Our partners :



LIFESTYLE

Avo by Nedbank – Through Avo, Bonitas members have access to South Africa's only SuperShop. Connecting 1.6 million customers nationwide with 21 000 stores in our hyper-personalised SuperShop, so you can have incredible choice and variety at the best prices.

Shop your favourite brands, order takeaways or stock up on groceries, we've got you. Pop your Woolies, Pick n Pay and Dis-Chem items all in one cart and get a single, free delivery. No more fights over food, either. Everyone can order their favourite takeout in one convenient order – including free delivery.

Top up your airtime, data or prepaid electricity, and spoil Uncle Joe with an Avo voucher so he can be a SuperShopper, too. And always get rewarded with 1% cashback on every purchase, no matter who you bank with. Now that's living more of the good life, with less of the hassle.

Available through the Bonitas Member App – and soon the Member Zone too.



Panda - Mental health is one of the most prevalent conditions in South Africa at present and we are pleased to announce that, in addition to offering a range of mental health benefits paid from risk, as well as a comprehensive mental health programme, we've introduced an innovative digital solution to support our members on the go.

Bonitas members have access to mental health assessments in the Bonitas Member App, where you can get an idea of the state of your mental wellness. Depending on the results of your assessment, you'll be referred to our new digital mental health care partner, called Panda, to get the support you need.

Panda is a FREE to download mental health and wellness mobile app where you'll be able to:

- Engage in the Bamboo Forest, which offers interactive, audio-only sessions with peers and mental health experts
- Learn new skills through assignments and videos to help you live a more fulfilled life
- Track your mental health progress to measure how you are feeling
- Get text-based chat support from an accredited wellness counsellor
- Book 1 on 1 virtual consultations with accredited and registered counsellors, social workers, psychologists and other mental health professionals

Being a Bonitas member gets you access to advanced mental health support from this ground-breaking online platform.



eatForLife – eatForLife is a scientifically based nutrition programme designed and administered by qualified dietitians. The programme is based on balanced nutrition, an active lifestyle and a balanced approach to living. It specialises in changing one's lifestyle and eating habits for good. The programme considers foods from all food groups and your progress towards set goals is monitored under close supervision.

When you sign up with eatForLife, you receive access to a unique, easy-to-use, interactive eating programme, which has been worked out according to your requirements, considering your age, weight, height, medical conditions and exercise levels.

As a Bonitas member, you get to enjoy FREE access to this scientifically based electronic nutrition programme.



Medgap – (Underwritten by Guardrisk) Medgap offers a 27% discount for Bonitas members and boasts a seamless claims experience to ensure that Bonitas members have an optimised customer experience. Bonitas members are also spoilt for choice with 6 retail options and 2 corporate options to choose from.

Retail options are split across demographic segments with millennial, student and pensioner policies available with a basic primary offering and an enhanced supreme offering for each category.

The student offering is new for 2023, priced at just R125 a month for Bonitas members. This exclusive offering is available to full-time students up to the age of 28, registered at a recognised tertiary institution. It offers shortfall benefits, co-payment benefits, emergency and casualty benefits, accident assist as well as trauma and bereavement counselling.



Sanlam Gap - With a level 1 B-BBEE rating, an AA- global credit rating and a healthy market split in the retail and corporate space, Sanlam Gap boasts excellent credentials. Apart from their traditional Comprehensive Sanlam Gap offering, they've introduced an innovative new Sanlam Gap Core offering specifically designed for Bonitas members.

The benefit richness provided is beyond compare with unlimited co-payments in and out of hospital, up to the overall annual limit, on the Comprehensive option as well as tariff shortfall cover for mental health hospitalisation. Bonitas members are ensured of a seamless experience with an enhanced claims process to make things simpler and smoother than ever before.

The costs are even more attractive, with Sanlam Gap Core priced from only R176 a month, with tariff shortfall cover at an additional 300%. The Sanlam Gap Comprehensive option boasts a substantial 14% discount with tariff shortfall cover of an additional 500%.

Sanlam Gap... Bridging the gap with confidence.



Zestlife - In 2015, Bonitas concluded the largest medical scheme amalgamation with Liberty Medical Scheme – with over 80% of those members retained today. The Zestlife Gap Cover offering is perfectly poised to serve this market, with three levels of gap cover on offer depending on specific needs. Some of the key benefits offered include an enhanced specialist shortfall benefit, no general waiting periods and above average benefit limits.

The Optimal option is priced from R225 per month for a member younger than 35, with specific offerings for different life stages as well as families.

To provide even more value, Zestlife offers existing gap cover holders the option to extend their oncology cover. Priced at just R92 a month for an extension of R100 000 or R150 a month for an extension of R200 000, this benefit allows for a lump sum payout per beneficiary on first-time diagnosis of cancer. This extended cancer cover can be purchased as an addition on any gap cover offering or as a standalone product*.

But that's not all, Zestlife also offers a specific dental gap cover priced from R91 a month with defined benefits for general dental treatment, specialized dentistry and emergency or accidental dental requirements.

*Standalone product will be available from Jan 2023 and premiums may vary.

Premiums valid for 2023. Prices to increase 1 Jan 2024. Ts & Cs available on www.zestlife.co.za. This is not a medical aid or a substitute for medical aid. Underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP 75) and a licensed non-life insurer. Zestlife is an authorised financial services provider (FSP 37485).

SHORT-TERM INSURANCE



MiWay - 1 700 Bonitas members have been saving on their home and car insurance premiums for over three years since Bonitas and MiWay partnered to launch the exclusive 8% discount benefit.

MiWay's products and solutions are designed to give clients the freedom to live their lives as they want. Bonitas members who have opted-in for MiWay's home and car insurance have benefited from the following:

- Premiums that are budget-friendly
- Customer service that is excellent
- Online policy management that is easy
- A convenient, easy-to-use claims process as claims can be submitted online or via the MiWay app
- An easy-to-understand claims excess structure
- 24-hour roadside assistance
- MiWay's take-me-home service, which allows clients to enjoy a night out and arrive home safely

MiWay has consistently been rated among the top three insurers on HelloPeter by over 4 200 customers.

MiWay recently launched MiGuard as an added benefit which Bonitas members can now access.

MiGuard is an armed security response service provided by MiWay. It is accessible through the MiWay App. An armed guard can be dispatched to a client's location whenever they feel unsafe, at risk, or in need of protection by pressing the MiGuard panic button on the MiWay App. The client and two family members can use the panic button uncapped for R59 a month. However, Bonitas members can take advantage of this service for R54.

Clients have access to over 3 000 armed guards throughout South Africa as well as round-the-clock crisis response support.



Santam - Bonitas members can now have access to innovative insurance solutions with South Africa's largest short-term insurer. These products include cover such as building, contents, vehicle, all-risks as well as other covers tailored to your lifestyle needs.

Through this partnership, you as a Bonitas member (currently not insured with Santam) will enjoy a good premium rate based on your insurance risk profile.

You will also have access to telematics which gathers data to establish preventative measures, allowing you (the driver) the best possible opportunity to react to a potentially dangerous situation on the road. You can also save up to 25% for safe driving behaviour.

Santam's SmartPark™ solution allows you to save up to 20% on your insurance premium, if you now work from home, travel less than usual or seldom use an insured vehicle. Therefore, reducing your risk on the road.

This partnership is available immediately. With this partnership, we are confident that Bonitas members will receive outstanding value as Santam is passionate about safeguarding what is important to you.

*Offer is only available through the Santam Direct distribution channel

LIFE INSURANCE

Sanlam Indie

Indie - Sanlam Indie is one of the most innovative financial offerings in the market. They've gone the extra mile to redesign life insurance that it's easy to understand, easy to use and incredibly rewarding. In addition, they match up to 100% of monthly premiums in a Wealth Bonus investment that creates wealth for the future.

Bonitas members get up to 10-million-rand life cover, funeral cover that doubles after three years at no extra cost and Critical Illness Cover that pays 150% for certain aggressive cancers. To sweeten the deal, Bonitas members qualify for an additional 10% Wealth Bonus boost.

CREDIT SOLUTIONS



Sanlam Credit Solutions – helps individuals understand their credit profile, check their credit score, credit history and discover available credit solutions tailored to their profile.

Sanlam can help you move to the right side of credit, where you will:

- Be in control of your finances
- Have a better chance to be approved for home, car loans and other credit products
- More likely to get higher credit limits
- Get lower interest rates
- In a position to build wealth for the future

Bonitas members can sign up for free and get access to three financial wellness checks:

- Your credit score
- Your budget score
- Your wealth score

An expert team of Sanlam Credit Coaches is also available to assist anyone that needs credit advice on how to improve their credit score and use their credit profile to leverage credit opportunities.

To register visit <https://bonitas.co.za/exclusive-offers-landing>

For more information, please speak to your Broker Consultant or the team at Afrocentric Distribution Services.