



Bonitas 2021 launch highlights

In September, Bonitas held their first virtual launch on their 2021 Products, streaming to over 3 000 valued partners and stakeholders across South Africa.

Here are all the highlights.

- Increases from just 0%
- Introducing Edge – a new category of plans
- Two new plans launched
- Virtual care available on all plans
- Network realignment
- Managed care is a key focus
- Other key changes: Benefit realignment and co-payments
- Value added products: Reduction in household expenditure on a monthly basis



Bonitas Medical Fund 2021

Increases from just 0%

In arriving at an increase for 2021 Bonitas took a responsible stance with a long-term view to guard against unreasonable high future contribution increases. Individual plan increases ranged from 0%, with an average increase of 4.6% announced. This translates into 95% of members experiencing an increase of under 4%.

Benefit changes

<p>Introducing Edge – a new category of plans</p>	<p>To stay at the forefront of innovation Bonitas have introduced Edge - a new category of medical aid plans driven by technology, intelligence and innovation.</p>
<p>Two new plans launched</p>	<p>The Edge category features two new plans: BonStart and BonStart Plus. These are designed for economically active singles or couples, living in the larger metros, with a drive to succeed.</p> <p>The plans include access to:</p> <ul style="list-style-type: none"> • A private hospital network and full cover for emergencies • PMB chronic medicine • Day-to-day benefits including unlimited GP consultations; layers of virtual care, dental and optical benefits • Preventative care; wellness screenings; contraceptives and more. • BonStart is priced from R1 452 and BonStart Plus from R1 731.
<p>Run/Walk for Life added to Wellness Extender</p>	<p>The Wellness Extender is one of Bonitas key benefits as it provides access to another layer of care paid from risk. In 2021 the Wellness Extender can be used for the following to help members get healthier:</p> <ul style="list-style-type: none"> • Access to Run/Walk for Life • GP consultations • Physiotherapy consultations and treatment • Biokineticist consultations and treatment • Dietician consultations and treatment • A smoking cessation programme

	<ul style="list-style-type: none"> • Blood tests • X-rays
Virtual care available on all plans	<ul style="list-style-type: none"> • Bonitas have taken a multi-faceted, multi-tiered approach to ensure that members have access to several layers of care through a virtual network. At the heart of the model is the GP. This aligns to the Bonitas care coordination initiatives ensuring that members receive the right level of care and support in managing their conditions. Bonitas also offer access to a virtual nurse, advice in an emergency situation, auxiliary care and home based care so their members have comprehensive support for any condition, in any circumstance through the Bonitas virtual network.
Network realignment	<ul style="list-style-type: none"> • Bonitas confirmed they have negotiated the best rate for hospital care and are encouraging hospitals to pay specific attention to the quality of providers in their facilities. This includes GPs, specialists, hospitals , cataract surgery and renal dialysis facilities. Using networks has saved members over R60m in co-payments. In addition, Bonitas has introduced a further layer of care through day hospitals which will need to be used for specific procedures to ensure full cover for our members on all plans.
Managed care is a key focus	<ul style="list-style-type: none"> • Bonitas empowers members to take charge of their health and support them along the way. One of the leading trends worldwide is the rise in non-communicable diseases, such as diabetes, high blood pressure and oncology. 20% of our members have multiple comorbidities. Through our Managed Care initiatives, we achieved over R800m in savings in 2019. Without Managed Care, contributions would have been 5% higher.
Other key changes: Benefit realignment & co-payments	<ul style="list-style-type: none"> - Bonitas have realigned hospital networks for the Select options and have introduced a day hospital network for 2021. - Members on Standard Select and Primary Select can nominate two network GPs per beneficiary – 30% co-payment will apply for the use of a non-nominated GP. - Bonitas is enforcing use of the back and neck programme and hip and knee programmes more strictly. Members who want to undergo spinal surgery will need to complete the back and knee programme first, while members who undergo hip and knee replacements are encouraged to use the hip and knee programme or a co-payment will apply. - Acute medicine that is not on the formulary or obtained from the Bonitas Pharmacy Network will attract a 20% co-payment. - Homeopathic medicine will attract a 20% co-payment. - Realignment of the general appliance benefit on the Primary, Primary Select option to fund from day to day benefits. - In hospital dentistry co-payment of R3500 per hospital admission for children younger than 5 years and R5000 for all other admissions relating to the following options BonClassic, BonComplete, Standard, Standard Select, Primary and Primary Select and Hospital standard options. - Introduction of a DSP for cataract surgery. A R6000 co-payment will apply for the non-use of a DSP on all the options. - Introduction of R1500 co-payment for non PMB specialised radiology on all options, except BonCap - Introduction of a R1000 co-payment for non PMB specialised radiology on BonCap

	<ul style="list-style-type: none"> - Oncology realigned – BonEssential and BonEssential Select offer PMB cover. Hospital Standard, Bonfit Select’s non PMB oncology limits have been amended to R165 500pf. All other options remain unchanged - Introducing Day surgery procedures – Co payments will apply for non DSP utilisation of R2 200 to R10 650 depending on option - Joint replacements are covered at PMB level on Bonfit Select, BonSave, Primary, Primary Select, BonEssential, BonEssential Select and Hospital Standard - BonCap – plastic denture benefit has been removed - BonComprehensive – Introduction of a R15 000 pfpa sublimit for acute medication once in above threshold
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Value added products

In 2021, Bonitas members can enjoy a reduction in household expenditure on a monthly basis through the value added products platform on offer.

<p>Current partners and value for a Bonitas member</p>	 - Save 27% on premium and enjoy seamless claims  - Save 8% on monthly house and car insurance  - First 3 months free on Wellness extender and 70% discount thereafter  - Save R600 on life cover and FREE wealth bonus with an EXTRA 10% more  - FREE vouchers of 50 new deals per month
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Bonitas Medical Fund contribution table 2021

Series	Plan	Principal Member	Adult Dependant	Child Dependant
SAVINGS	BONCOMPREHENSIVE	R7 715	R7 276	R1 570
	BONCLASSIC	R5 330	R4 577	R1 316
	BONCOMPLETE	R4 291	R3 436	R1 165
	BONSAVE	R2 847	R2 205	R852
	BONFIT SELECT	R2 152	R1 668	R645
EGDE <i>New Virtual</i>	BONSTART	R1 452	R1 452	R1 452
	BONSTART PLUS	R1 731	R1 636	R761

TRADITIONAL	STANDARD	R4 044	R3 506	R1 186
	STANDARD SELECT	R3 589	R3 105	R1 051
	PRIMARY	R2 537	R1 985	R807
	PRIMARY SELECT	R2 180	R1 705	R693
HOSPITAL	HOSPITAL STANDARD	R2 434	R2 051	R926
	BONESSENTIAL	R1 962	R1 501	R575
	BONESSENTIAL SELECT	R1 675	R1 281	R491
CAPITATION	BONCAP			
	- R0 to R8 980	R1 212	R1 212	R571
	- R8 981 to R14 590	R1 434	R1 434	R659
	- R14 591 to R19 930	R2 311	R2 311	R874
	- R19 931 +	R2 837	R2 837	R1 076

Medical Savings Account on your Savings options (included in the above monthly contribution, where applicable)

Series	Plan	Principal Member		Adult Dependant		Child Dependant	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
Savings Options	BonComprehensive	R 17 460	R 1 455	R16 464	R1 372	R 3552	R 296
	BonClassic	R 9 036	R 753	R 7 764	R 647	R 2 232	R 186
	BonComplete	R 7 704	R 642	R 6 168	R 514	R 2 088	R 174
	BonSave	R 6 660	R 555	R 5 160	R 430	R 1 992	R 166
	BonFit Select	R 4 128	R 344	R 3 204	R 267	R 1 236	R 103

Unused savings is carried over to the next year and the member does not lose this

Year-end member sessions

The above communication is in addition to information already received by members from Bonitas, regarding changes to their specific options.

The Simeka Health Helpdesk (0860 122 340) will be available during the option change period in November to assist members with questions and advice, in order to make an informed decision in selecting a suitable option for 2021.

Simeka Health
October 2020

