

Bonitas 2020 launch highlights

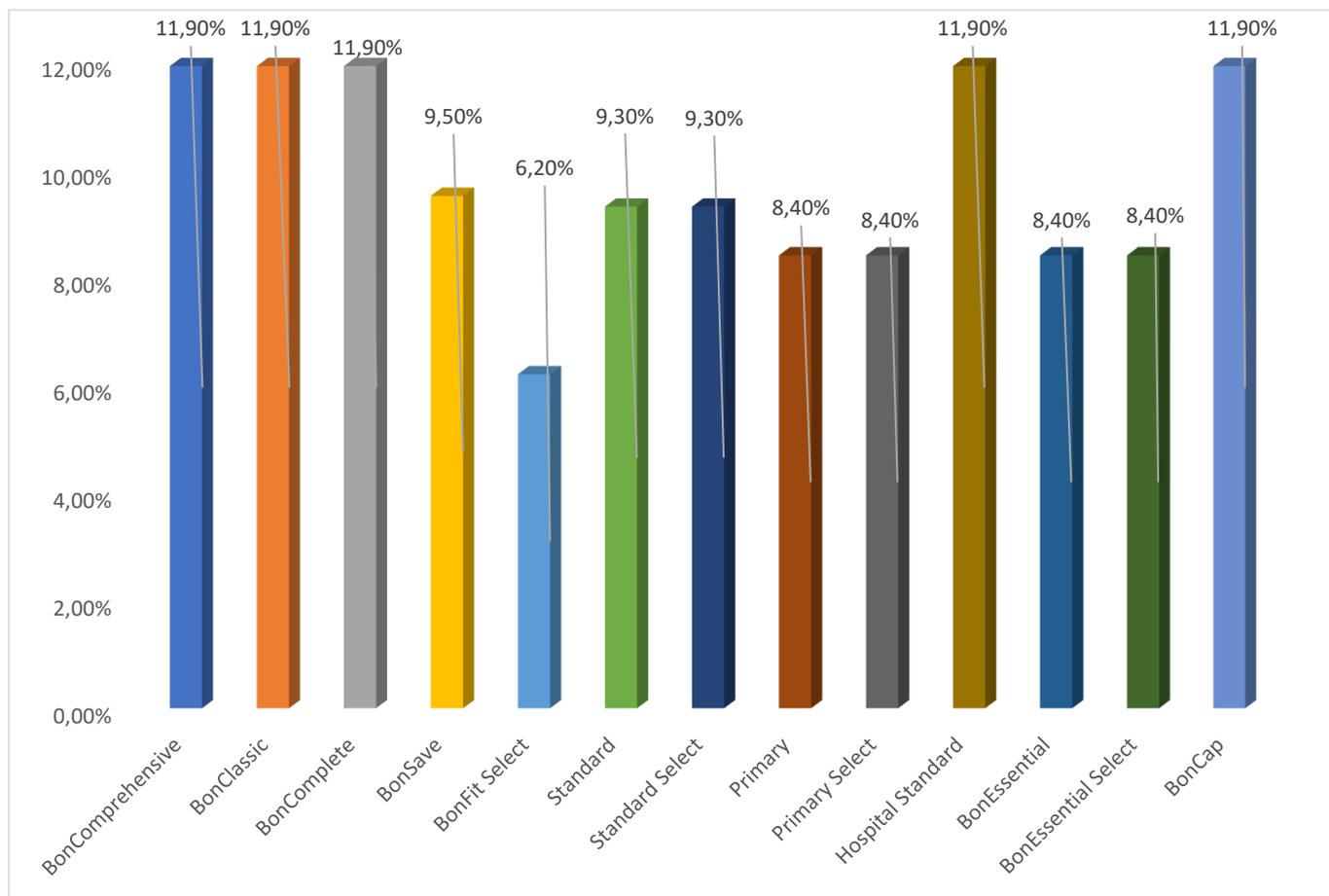


-  Weighted average contribution increase of 9.9%
-  Enhanced Wellness Extender
-  Enhanced maternity benefits & support
-  BonCap income bands expanded
-  BonFit name change to BonFit Select
-  Savings increase on BonSave and BonFit
-  Dental benefit restructured on BonSave and BonFit
-  Increased day-to-day benefits on Primary & Primary Select
-  Hearing aid cycle extended to 5 years on certain plans
-  Co-payments increased for spinal surgery and hip and knee replacements
-  Hospital reimbursement rate changes on BonSave & BonComprehensive
-  Enhanced Specialised Radiology & Pathology benefit on BonEssential and BonEssential Select
-  Partnering with Run/Walk for Life and Eat for Life

Bonitas Medical Scheme 2020

The Bonitas Medical Scheme (Bonitas) benefits and contributions for 2020 were communicated to brokers at a national launch on 17 September 2019. In a very difficult operating environment, Bonitas was able to limit their weighted average increase to 9.9%. The scheme also introduced a number of innovative product changes.

Weighted average contribution increase: 9.9%



Benefit changes: Bonitas

BonCap: changes to income bands & benefit change	<ul style="list-style-type: none"> ⓘ BonCap 2020 income bands: R0 to R8 520; R8 521 to R13 840; R13 841 to R18 900; R18 901+ ⓘ Co-payment for using non-network hospitals or late pre-authorisation will be R10 000 ⓘ In-hospital cover for auxiliary care will be for PMB's only
BonEssential, BonEssential Select and Hospital Standard: benefit changes	<ul style="list-style-type: none"> ⓘ BonEssential and BonEssential Select to pay for specialised radiology in- and out-of-hospital ⓘ Auxilliary benefits will be limited to PMB care only
Standard and Standard Select: benefit changes	<ul style="list-style-type: none"> ⓘ The hearing aid cycle has been adjusted to a 5-year cycle from the date of last claim ⓘ The co-payment for spinal surgery without completing the back and neck programme will be R10 000 in 2020 ⓘ The co-payment for the use of a non-contracted provider for hip and knee replacement will be R10 000

<p>Primary, Primary Select, BonSave and BonFit Select: benefit changes</p>	<ul style="list-style-type: none"> ⦿ BonFit will now be known as BonFit Select ⦿ Primary and Primary Select - 15% Increase on day-to-day benefits ⦿ BonSave - savings will increase from 16% to 20% ⦿ BonSave - hospital reimbursement rate will reduce from 150% to 100% ⦿ BonSave - general appliances and external prostheses will be paid from savings ⦿ BonSave and BonFit – dental benefit, paid from risk restructured ⦿ BonFit – savings will increase to 16% ⦿ BonFit Select – additional 2 GP consultations per family when savings are depleted ⦿ Auxilliary benefits for PMB will be unlimited in-hospital. Non-PMB auxilliary benefits will be paid from the day-to-day benefits on Primary and Primary Select and from savings on BonSave and BonFit Select
<p>BonComprehensive, BonClassic and BonComplete: benefit changes</p>	<ul style="list-style-type: none"> ⦿ BonComprehensive – hospital reimbursement rate will reduce from 300% to 150% ⦿ BonComprehensive and BonClassic – general appliances benefit to pay from savings and no longer from risk benefit ⦿ Hearing aids will now be available on a 5-year cycle from the date of last claim ⦿ The co-payment for spinal surgery without completing the back and neck programme will be R10 000 ⦿ The co-payment for the use of a non-contracted provider for hip and knee replacement will be R10 000 ⦿ BonClassic - the paramedical and allied professionals out-of-hospital benefit will pay from savings in 2020
<p>Enhanced maternity benefits & support</p>	<ul style="list-style-type: none"> ⦿ In addition to the current maternity benefits paid from risk (antenatal consultations, 2D ultrasound scans, postnatal consultations, antenatal classes with a midwife, amniocentesis & baby bag), the following benefits will be available from 2020: <ul style="list-style-type: none"> - engagement with a lactation specialist to maximise the benefits of breast feeding - vouchers up to 70% off baby products at a Baby City ⦿ Comprehensive mother and baby support programme including: <ul style="list-style-type: none"> - 24/7 pregnancy care helpline - Dedicated Bonitas care advisors - Pregnancy education sms's and e-mails - Online pregnancy education - Bonitas pregnancy events with expert speakers on pre- and postnatal care

Enhanced Wellness Extender benefit	ⓘ Currently the Wellness Extender benefit can be accessed after completing a wellness screening test. It can be used for consultations and treatment with a GP, physiotherapist, dietician or biokineticist, or to participate in a stop smoking programme. In 2020, the benefit will be extended to include blood tests and x-rays.
Introducing the Bonitas Pharmacy Network	ⓘ Members will be able to access chronic, acute, over-the-counter and oncology medicine from a network of providers which will avoid having to pay additional dispensing fees
Run/Walk for Life and Eat for Life: new partners	ⓘ Bonitas members get 70% discount when joining both their exercise and nutrition programmes

2020 Contribution tables

Plan	Principal Member	Adult Dependant	Child Dependant	Average increase
BonComprehensive	R7 207	R6 797	R1 467	11.9%
BonClassic	R5 003	R4 295	R1 236	11.9%
BonComplete	R4 009	R3 211	R1 089	11.9%
BonSave	R2 723	R2 109	R 815	9.5%
BonFit Select	R2 152	R1 668	R 645	6.2%
Standard	R3 888	R3 371	R1 140	9.3%
Standard Select	R3 368	R2 914	R 986	9.3%
Primary	R2 429	R1 900	R 773	8.4%
Primary Select	R2 065	R1 615	R 657	8.4%
Hospital Standard	R2 284	R1 925	R 869	11.9%
BonEssential	R1 877	R1 436	R 550	8.4%
BonEssential Select	R1 602	R1 225	R 470	8.4%
BonCap (R0 – R8 520)	R1 159	R1 098	R 546	11.9%
BonCap (R8 521 – R13 840)	R1 372	R1 297	R 630	
BonCap (R13 841 – R18 900)	R2 210	R1 967	R 836	
BonCap (R18 901 +)	R2 714	R2 417	R1 029	

*Contributions charged up to a maximum of 3 children; dependants 21 years + are considered adult dependants
Child rates will apply for students up to the age of 24.*

Year End member Sessions



Apart from the communication which all members will receive from Bonitas regarding the changes to their specific options, Simeka Health will make available our allocated healthcare consultants for telephonic advice.

Further, the Helpdesk (0860 122 340) is always available to assist your employees with detailed information about the 2020 benefits and to select a suitable option.

Simeka Health

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