

Dear Member

2019 contribution changes and benefit enhancements

We are always looking for ways to offer you affordable, quality medical aid that gives you more value for money. We aim to improve our benefits in a way that adds meaning to you and your dependants while keeping contribution increases low so that your cover remains affordable.

We know that healthcare inflation is around 4% more than general inflation each year which places more financial pressure on our members. As a result, we continuously look for ways to minimise the impact of rising costs on you. Over the years, this has resulted in:

- Managed care programmes either being introduced or upgraded to improve the quality of care received by our members with chronic conditions
- Rigorous negotiations with healthcare providers to ensure our members get the best possible rates and don't have to pay more than they need to
- A firm focus on combatting fraud, waste, and abuse within the healthcare system as this adds to the contributions you pay.

We are pleased to share with you that these initiatives have placed the Fund in a stronger, more sustainable position, which has allowed us to offer you a range of improved benefits for 2019 and limit our contribution to be highly competitive when compared to other medical aids.

Introducing Primary Select and BonEssential Select

Two new plans will be introduced to our product range for 2019. These plans, Primary Select and BonEssential Select, use a network of providers and are priced around 15% cheaper than Primary and BonEssential, while offering the same level of cover. You will have to nominate a GP for Primary Select and use a hospital network for planned procedures on both options.

The contributions for these two new options are:

	Contributions in 2019		
	Main member	Adult dependant	Child dependant
Primary Select	R1 904	R1 489	R606
BonEssential Select	R1 477	R1 130	R433

New and improved benefits for 2019

We are pleased to reveal that we have improved several benefits for 2019. These changes are included in the attached 2019 product brochure and comparison document.

PPN has been appointed as the optical provider in 2019 on all options

We are always looking to negotiate the best rates and benefits for our members and partner with service providers that allow us to do this. In light of this, our optical provider for 2019 will be PPN. PPN is the largest optometry network in South Africa with over 2 600 providers located countrywide. Please note that your benefit cycle has not changed and remains a biennial benefit based on the date when you last claimed your optical benefit eg. If you used your optical benefit in July 2017, then you will only be able to use it again in July 2019 (once every two years based on the anniversary date of the claim).

Discontinuation of the Hospital Plus option

Unfortunately, after careful analysis of the existing plans and the value offered to members we have opted to no longer offer the Hospital Plus plan for 2019. Members on this plan will receive communication channeling them to an option to best suit their healthcare needs in due course.



Competitive contributions for 2019

Our average increase for 2019 is 8.9%. The table below reflects the contributions for 2018 as well as what you can expect to pay in 2019 and the percentage increase per plan.

	Contributions in 2018			Contributions in 2019			% Increase	
	Main member	Adult dependant	Child dependant	Main member	Adult dependant	Child dependant		
BonComprehensive	R5 774	R5 446	R1 175	R6 438	R6 072	R1 310	11.5%	
BonClassic	R4 009	R3 442	R990	R4 470	R3 838	R1 104	11.5%	
BonComplete	R3 212	R2 572	R873	R3 581	R2 868	R973	11.5%	
BonSave	R2 304	R1 785	R690	R2 486	R1 925	R744	7.9%	
BonFit	R1 930	R1 495	R578	R2 027	R1 570	R607	5.0%	
Standard	R3 265	R2 831	R958	R3 556	R3 083	R1 043	8.9%	
Standard Select	R2 828	R2 447	R828	R3 080	R2 665	R902	8.9%	
Primary	R2 076	R1 624	R661	R2 240	R1 752	R713	7.9%	
Hospital Plus	R2 897	R2 607	R937	R1 904	R1 489	R606	NEW	
Hospital Standard	R1 830	R1 543	R696	R2 040	R1 720	R776	11.5%	
BonEssential	R1 604	R1 227	R470	R1 731	R1 324	R507	7.9%	
BonEssential Select				R1 477	R1 130	R433	NEW	
BonCap								
R0 to R7 500	R918	R870	R432	R0 to R8 030	R1 009	R956	R475	9.9%
R7 501 to R12 194	R1 116	R1 055	R512	R8 031 to R13 050	R1 226	R1 159	R563	
R12 195 to R16 659	R1 820	R1 620	R689	R13 051 to R17 830	R2 000	R1 780	R757	
R16 660+	R2 235	R1 990	R847	R17 831+	R2 456	R2 187	R931	

Please note: The contributions shown above may differ if late-joiner penalties apply to your membership.

Option changes for 2019

If you would like to change your option for 2019, please complete the attached Option Change Form and send it through to us before 30 November 2018. Please fax, email or post the completed form to us using the following details:

Fax number: (011) 671 3764

Email: optionchanges@bonitas.co.za

Post: PO Box 1101, Florida Glen, 1708

When choosing an option it is essential that you consider your healthcare needs as well as your budget. Look at your claims over the past year and whether your current plan has been able to meet the needs of you and your beneficiaries. If you find that you haven't claimed at all or have had few medical expenses and are unlikely to claim unless a major medical emergency then you will require a low level of coverage. If however, you find that you have incurred a number of medical expenses then you will require a higher level of cover.

Please speak to your financial advisor or Key Accounts Officer if you need any assistance in choosing a plan for 2019. You can also visit www.bonitas.co.za and use our plan finder and plan comparison tools to assist you in making a decision.

If you have any questions or need more information, please call us on 0860 002 108. We thank you for your continued support and look forward to providing you with affordable, quality healthcare in 2019.

Kind regards

Bonitas Medical Fund