



Below we've answered some frequently asked questions to address concerns from our members.

1. Will Bonitas cover me if I am infected?

Yes, you will be covered if your doctor has performed the test for you. Payment will be from the risk benefit and not from your available benefits.

2. I am experiencing symptoms. Should I see the doctor?

If you have travelled internationally to a country where there has been a confirmed outbreak or have been in contact with someone who was infected or exposed, it would be advisable to see your GP immediately for a check-up.

3. What are the symptoms which I should look out for?

Sore throat, runny nose, flu symptoms, fever, malaise (general feeling of weakness, tiredness, lethargy, muscle aches), problem with breathing, headaches.

4. If I want to be tested myself, can I do so?

No, only your doctor can request this as it will be done by the NICD (National Institute for Communicable Diseases) if you meet the criteria to be considered as a person under investigation (PUI). A PUI is considered to be someone who has travelled internationally within the last 6 weeks and/or has been exposed to someone confirmed with the infection. This is to avoid testing for individuals who are just 'worried but well'.

5. Where are the NICD facilities?

Your doctor will coordinate everything for you, including sending your tests to the NICD and when feedback is received, he/she will contact you and direct you further to the nearest facility.

6. How long will it take them to test my blood/swabs?

The current time it takes for the tests to be completed by the NICD is approximately 72 hours. During this period, it would be advisable to stay indoors and remain isolated until the results have been confirmed. The same would apply to your immediate household.

7. What is the next step if my results come back positive?

Your doctor will guide you. Please remember that not all confirmed cases will require hospitalisation. You might be advised by your doctor to remain in isolation at home for a specified period of time which may be anything from 14 to 28 days to be on the safe side. If your symptoms worsen while you are at home, please consult your doctor immediately again, taking the necessary precautions on your way there so that you don't expose others unintentionally. Your doctor will then decide whether you need to be admitted or not.

8. Are our hospitals and healthcare providers equipped to deal with positive cases?

Yes, all hospitals have clearly defined protocols which they will follow in the event of being faced with identified or potential cases. All providers also know how to deal with the various scenarios.

9. What is the treatment for COVID-19?

There is no cure, nor any vaccine to combat this disease. Your doctor will treat your symptoms as they present. For example, if you have a runny nose or fever or breathing problem, he/she will treat it accordingly as you would if you had a cold or flu. If there are

complications, for example bacterial infections such as pneumonia, you will be treated with antibiotics or possibly hospitalised depending on the severity of your condition. Again, please remember that not all positive COVID-19 cases will require hospitalisation. Personal hygiene is key in order to try to prevent the virus from spreading whether you have been infected or not.

10. May I contact the NICD myself if I have questions or concerns?

It should not be necessary, but there is an emergency 24 hour hotline for your doctor to call them if required.

REMEMBER: Personal hygiene is key in order to try to prevent the virus from spreading whether you have been infected or not.

Stay healthy
Bonitas Medical Fund

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