Benefits	BonCap - 2027	BonCore - 2027
Plan Type	Capitation (Designated Service Providers)	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	100% of BonCap rate for Network specialists, 70% for others, PMB's surgical procedures. Defined list of 10 surgical procedures are not covered	100% of Scheme Tariff (Bonitas Rate) for Network specialists, 70% for others. Defined list of 17 surgical procedures are not covered
Plan Operation - Day-to-day	Benefit booster after completing required health actions and then BonCap GP network	Benefit booster after completing required health actions and then limited GP services and PMB benefits
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	100% of Bonitas Rate, Unlimited
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures
Co-payment	None, except 30% co-pay at non-network hospitals, or network day hospital for selected procedures, except emergencies	R5 735 per admission except for MVAs, maternity and PMB's. R15 310 for use of non DSP hospital for maternity/mental health and not using a network day hospital where required. R5 790 for Arthroscopy and Laparoscopy.
Oncology	Limited to PMB conditions at DSP, 30% copay for non DSP use	PMB's only, 30% copay if non DSP used
Organ Transplants	Limited to PMB's at DSP. Preauthorisation required	Limited to PMB's, 30% copay for use of non DSP
Dialysis	Unlimited for PMB conditions at DSP (20% co-pay at non-DSP)	Limited to PMB's, 30% copay for use of non DSP
Maternity - Natural Birth	DSP, Neonatal Care limited to R60 260 pf at DSP	Unlimited at DSP, limit of R2 610 pf for out of network specialists and GPs at 70% of Scheme Tariff. R15 310 copay if non DSP hospital used. Neonatal care limited to R57 450
Maternity - Elective Caesarean	DSP, Neonatal Care limited to R60 260 pf at DSP. Caesareans excluded for non medical reasons	Emergency approved C-sections only
Maternity management	24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, online assessments for pregnancy and mental health, and post-childbirth follow-up calls	24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, online assessments for pregnancy and mental health
To take home medication	7 day supply up to R490 per admission	7 day supply up to R415 per admission
Psychiatric Hospitalisation	Limited to PMB's at DSP. No cover for physiotherapy. 30% copay if non DSP used	Subject to PMB's only
1. Radiology/Pathology/Prosthesis		
Basic Radiology	Unlimited at 100% of the Bonitas Rate	100% of Scheme Rate, Unlimited
MRI, CT & PET Scans	R14 820 pf, pre-authorisation required. R1 280 copay per non PMB scan	PMB's only, pre-authorisation required
Pathology	Limited to R33 780 pf	PMB's only
Internal Prosthesis	Limited to PMB's at DSP	Subject to PMB's only
External Appliances/Prosthesis	Subject to PMB's at DSP, General Appliance limit of R7 660 pf e.g. wheelchairs	Subject to PMB's only
2. Sub Acute Facilities		
Hospice	Limited to R18 250 pf. Unlimited terminal care for oncology patients.	Subject to PMB's only
Nursing	Combined with Hospice benefit	Subject to PMB's only
Ambulance Services	Unlimited, Subject to usage of DSP (AZOZA)	Unlimited, Subject to usage of DSP (AZOZA). International travel cover up to R1.5m pf
B. Chronic Benefit		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies, 30% co-pay for non Formulary	Unlimited - DSP & Formulary applies. 30% co-pay at non-DSP
Additional chronic conditions	1 condition - Depression - R170 pb per month	1 condition - Depression - R170 pb per month
C. Day-to-day Benefit		
Overall Annual Maximum	Benefit Booster (BB) up to R1 000 pf after 2 specified wellness activities, then individual limits per service category	Benefit Booster (BB) up to R2 000 pf after 2 specified wellness activities, thereafter limited GP services and PMB's
Preferred Provider	Yes - Max of 2 member selected BonCap network GPs	Yes - Bonitas GP Network
Medical Savings Account	N/a	N/a
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
1. GP's and medication		
General Practitioners	Services via nominated BonCap network GPs, unlimited, auth required after 7th visit. 1 out-of-network consult up to 2 pf, limited to R440 per consult, 30% co-pay. 2 emergency consults pf at casualty ward. 1 confirmatory network GP visit pb within 14 days from wellness screening	Unlimited virtual GP consults. 3 face to face GP consults pb, including 2 non-network GP visits. 2 emergency consults pf at casualty ward. 1 confirmatory network GP visit pb within 14 days from wellness screening
Specialists	Limited to 3 visits or R4 220 pb, or 5 visits or R6 270 pf. GP referral. Tests, radiology, pathology and medicine included in limit. Referral from network GP, preauth	PMB's only, subject to GP referral
Prescribed Medication	M R2 490, M+1 R4 150, M+2 R4 970, M+3 R5 430, M+4+ R6 020, formulary and DSP apply. 20% copay at non DSP. Prescribed by DSP GP	From BB, then PMB's only
Pharmacy Advised Medicine	Limited to R350 pb, R125 per script. Formulary and DSP apply	From BB, then PMB's only
2. Radiology & Pathology		
Basic Radiology	Combined with Prescribed Medication	From BB, then PMB's only
MRI, CT & PET Scans	Included in Specialist limit	PMB's only
Pathology	Combined with Prescribed Medication	From BB, then PMB's only
3. Dental Benefit		
Conservative Dentistry	Unlimited, subject to protocols and sublimits	From BB, them PMB's only
Specialised Dentistry	Subject to PMB's	Subject to PMB's
4. Optical Benefit		
Examination	One consultation per member per 24 months at DSP, or R433 pb at non-DSP. R10 220 copay for cataract surgery if DSP not used	From BB, them PMB's only
Lenses	Optical Lenses: 1 pair x 24 months: Limits at non-DSP: Single vision R230. Bifocal-R502. Multifocal-R930 /per lens	From BB, them PMB's only
Frames	R303 pb at DSP, R227 at non DSP	From BB, them PMB's only
Contact Lenses	Contact Lenses: R1 375 pb, instead of glasses	From BB, them PMB's only
5. Auxiliary Services		
Physiotherapy	Subject to PMB's	From BB, them PMB's only
Psychiatry	Subject to PMB's, Subject to BonCap network	Subject to PMB's only
Psychology	Subject to PMB's, Subject to BonCap network	Subject to PMB's only
HIV/AIDS	Subject to DSP programme and registration (MyCare)	Unlimited, Aid for AIDS registration required
D. Financial and Demographic		
Date of information	Council for Medical Schemes Report 2023/24	Council for Medical Schemes Report 2023/24
Principal Members	Scheme - 358 717 | This Option - 54 162	Scheme - 358 717 | This Option - New option
Administrator	Momentum Health Solutions	Momentum Health Solutions
Scheme (Option) age profile	Average age- 36.1 (36.2) | Pensioner %- 11.5(9.4%)	Average age- 36.1 (48.6) | Pensioner %- 11.5 (New option)
Solvency ratio | Scheme growth	Solvency- 38.6% | 2023 Member growth- 1.6%	Solvency- 38.6% | 2023 Member growth- 1.6%
Past Scheme increases	2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%, 2027-8.7%	2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%, 2027-8.7%
E. Contributions		

Salary	0 - 12400	12401 - 20100	20101 - 26200	26201+	All
Principal	1929	2354	3795	4657	1368
Adult	1929	2354	3795	4657	1368

Child	909	1083	1436	1767	1368

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Benefits	BonStart - 2027	BonStart Plus - 2027
Plan Type	Capitation (Designated Service Providers)	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate) for Network specialists and GPs, 70% for others. Defined list of 13 surgical procedures are not covered	100% of Scheme Tariff (Bonitas Rate). Defined list of 13 surgical procedures are not covered
Plan Operation - Day-to-day	Benefit booster after completing required health actions and then set benefit limits per service category	Benefit booster after completing required health actions and then set benefit limits per service category
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	100% of Bonitas Rate, Unlimited
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures
Co-payment	R1 930 per admission except for PMB emergencies. R13 230 for non use of network day hospital where required and non DSP for childbirth. R2 920 per non PMB scan. R3 300 for Laparoscopic Hysterectomy and Arthroscopy.	R1 290 per admission except for PMB emergencies. R13 230 for non use of network day hospital where required and non DSP for childbirth. R2 920 per non PMB scan. R3 300 for Laparoscopic Hysterectomy and Arthroscopy.
Oncology	Limited to PMB conditions at DSP or 30% copay. Cancer medicine at DSP or 20% copay	Limited to PMB conditions at DSP or 30% copay. Cancer medicine at DSP or 20% copay
Organ Transplants	Limited to PMB conditions at DSP	Limited to PMB conditions at DSP
Dialysis	Limited to PMB conditions at DSP	Limited to PMB conditions at DSP
Maternity - Natural Birth	Unlimited at DSP, R13 230 copay for use of non DSP. Neonatal care limited to R59 740 pf unless PMB	Unlimited at DSP, R13 230 copay for use of non DSP. Neonatal care limited to R59 740 pf unless PMB
Maternity - Elective Caesarean	Emergency approved C-sections only	Emergency approved C-sections only
Maternity management	R210/month for antenatal vitamins, 24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, post-childbirth follow-up calls	R210/month for antenatal vitamins, 6 antenatal consultations with gynaecologist, GP or midwife, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, 24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, post-childbirth follow-up calls
To take home medication	7 day supply up to R490 per admission	7 day supply up to R490 per admission
Psychiatric Hospitalisation	PMB's at DSP. No cover for physiotherapy	PMB's at DSP. No cover for physiotherapy
1. Radiology/Pathology/Prosthesis		
Basic Radiology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited
MRI, CT & PET Scans	R14 700 pf, pre-authorisation required. R2 920 copay per non PMB scan	R14 700 pf for MRI/CT scans, pre-authorisation required. R2 920 copay per non PMB scan. PET scans for PMB's at DSP, pre-auth required
Pathology	R33 500 pf except for PMB	100% of Scheme Rate, Unlimited
Internal Prosthesis	Limited to PMB's, subject to Managed Care protocols	Limited to PMB's, subject to Managed Care protocols
External Appliances/Prosthesis	Subject to PMB's	External prostheses subject to PMB's. R7 150 pf for general appliances
2. Sub Acute Facilities		
Hospice	Limited to R18 090 pf. Unlimited terminal care for oncology patients at DSP	Limited to R20 950 pf. Unlimited terminal care for oncology patients at DSP
Nursing	Combined with Hospice benefit	Combined with Hospice benefit
Ambulance Services	Unlimited, Subject to usage of DSP (AZOZA). International travel cover up to R1.5m pf	Unlimited, Subject to usage of DSP (AZOZA). International travel cover up to R1.5m pf
B. Chronic Benefit		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies, 30% co-pay for non-DSP or non-Formulary	Unlimited - Preferred Provider & Formulary applies, 30% co-pay for non-DSP or non-Formulary
Additional chronic conditions	1 condition - Depression - R170 pb per month	1 condition - Depression - R170 pb per month
C. Day-to-day Benefit		
Overall Annual Maximum	Benefit Booster (BB) up to R4 000 pf after 2 specified wellness activities, to use on most day-to-day services, then individual limits per service category	Benefit Booster (BB) up to R4 000 pf after 2 specified wellness activities, to use on most day-to-day services, then individual limits per service category
Preferred Provider	Yes - Bonitas GP Network	Yes - Bonitas GP Network
Medical Savings Account	N/a	N/a
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
1. GP's and medication		
General Practitioners	From BB then unlimited Network GPs, R135 copay per visit, authorisation required after 6th visit. 2 non network visits pf for emergencies. Unlimited virtual consultations with Network GP. 2 emergency consults pf at casualty ward. 1 confirmatory network GP visit pb within 14 days from wellness screening	From BB then unlimited Network GPs, R80 copay per visit, authorisation required after 10th visit. 2 non network visits pf for emergencies. Unlimited virtual consultations with Network GP. 2 emergency consults at casualty ward. 1 confirmatory network GP visit pb within 14 days from wellness screening
Specialists	From BB then 1 visit pf up to R1 430, R285 copay, referral from Network GP. Includes acute meds, radiology and pathology prescribed by specialist. Defined list of procedures performed in rooms.	From BB then 2 visits pf up to R2 590, R135 copay, referral from Network GP. Includes acute meds, radiology and pathology prescribed by specialist. Defined list of procedures performed in rooms
Prescribed Medication	From BB then R1 930 pf, 20% copay per script, 40% copay for non formulary or non DSP use	From BB then R3 600 pf, 20% copay per script, 40% copay for non formulary or non DSP use
Pharmacy Advised Medicine	From BB then limited to R590 pf, R120 per script. Formulary and DSP, 20% co-pay for non formulary or non DSP.	From BB then limited to R895 pf, R190 per script. Formulary and DSP, 20% co-pay for non formulary or non DSP.
2. Radiology & Pathology		
Basic Radiology	Included in Acute medicine limit	Included in Acute medicine limit
MRI, CT & PET Scans	PMB's only	PMB's only
Pathology	Included in Acute medicine limit	Included in Acute medicine limit
3. Dental Benefit		
Conservative Dentistry	1 dental consultation pb with R135 copay per event. Dental emergency cover from Risk for chipped, fractured, or abscessed teeth.	1 dental consultation pb with R80 copay per event. Dental emergency cover from Risk for chipped, fractured, or abscessed teeth.
Specialised Dentistry	Subject to PMB's	Subject to PMB's
4. Optical Benefit		
Examination	1 consultation pb at DSP with R120 copay, up to R433 at non DSP	1 consultation pb at DSP with R120 copay, up to R433 at non DSP
Lenses	Subject to PMB's	Subject to PMB's
Frames	Subject to PMB's	Subject to PMB's
Contact Lenses	Subject to PMB's	Subject to PMB's
5. Auxiliary Services		
Physiotherapy	From BB then 2 consultations for sport-related injuries, R135 copay, Network GP or specialist referral	From BB then 4 consultations pb for sport-related injuries, R80 copay, Network GP or specialist referral
Psychiatry	Subject to PMB's	Subject to PMB's
Psychology	Subject to PMB's	Subject to PMB's
HIV/AIDS	Unlimited, Aid for AIDS registration required	Unlimited, Aid for AIDS registration required
D. Financial and Demographic		
Date of information	Council for Medical Schemes Report 2023/24	Council for Medical Schemes Report 2023/24
Principal Members	Scheme - 358 717 | This Option - 10 616	Scheme - 358 717 | This Option - 6 322
Administrator	Momentum Health Solutions	Momentum Health Solutions
Scheme (Option) age profile	Average age- 36.1 (35.7) | Pensioner %- 11.5(4%)	Average age- 36.1 (27.5) | Pensioner %- 11.5(1.6%)
Solvency ratio | Scheme growth	Solvency- 38.6% | 2023 Member growth- 1.6%	Solvency- 38.6% | 2023 Member growth- 1.6%
Past Scheme increases	2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%, 2027-8.7%	2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%, 2027-8.7%
E. Contributions		

Salary	All	All
Principal	1720	2189
Adult	1720	2082
Child	1720	965

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