

Benefits		 Primary - 2026	 Standard - 2026
Plan Type	Traditional limited	Traditional comprehensive	
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate)	100% of Scheme Tariff (Bonitas Rate)	
Plan Operation - Day-to-day	Benefit booster after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits per service category	Benefit booster after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits 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	Any Private Hospital, DSP for hip and knee replacements. Network of day hospitals for selected procedures	
Co-payment	R2 420 copay per non PMB scan. Deductibles for defined list of 22 procedures from R2 020 to R5 130 and R9 500. 25% copay for in-hospital dental surgery. R6 500 for non use of network day hospital where required.	R1 860 copay per non PMB scan. R38 560 for not using DSP for hip and knee replacements. R3 640 for children under 5 and R5 200 for other admissions for Dental surgery. R5 440 for non use of network day hospital where required.	
Oncology	R224 000 pf, 80% of Cost thereafter or no cover if non DSP used, sublimit of R63 110 pb for Brachytherapy. 30% copay if DSP not used	R280 100 pf, 80% of Cost thereafter or no cover if non DSP used, sublimits of R63 110 pb for Brachytherapy, R164 100 for specialised/biological drugs. 30% copay if DSP not used	
Organ Transplants	Limited to PMB conditions at DSP	Unlimited, subject to pre-auth. R42 710 sublimit for Corneal grafts	
Dialysis	Unlimited at DSP (20% co-pay at non-DSP)	Unlimited at DSP (20% co-pay at non-DSP)	
Maternity - Natural Birth	Unlimited, subject to authorisation	Unlimited, subject to authorisation	
Maternity - Elective Caesarean	Unlimited, subject to authorisation	Unlimited, subject to authorisation	
Maternity management	6 antenatal consultations with gynaecologist, GP or midwife, 2 2D ultrasound scans, 1 amniocentesis, R1 100 for antenatal classes, R200/month for antenatal vitamins, 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, online assessments for pregnancy and mental health	12 antenatal consultations with gynaecologist, GP or midwife, R1 580 for antenatal classes, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, R200/month for antenatal vitamins during pregnancy, 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	
To take home medication	7 day supply up to R470 per admission	7 day supply up to R605 per admission	
Psychiatric Hospitalisation	R38 780 pf, sublimit of R9 780 pf for consultations. No cover for physiotherapy	R51 900 pf, sublimit of R20 310 pf for consultations. No cover for physiotherapy	
1. Radiology/Pathology/Prosthesis			
Basic Radiology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited	
MRI, CT & PET Scans	R15 960 pf. In- and out of Hospital. Pre-authorisation. R2 240 copay per non PMB scan. PET scans for PMB's at DSP, pre-auth required	R34 020 pf for MRI/CT scans, in- and out of Hospital, Pre-authorisation, R1 860 copay per non PMB scan. 1 PET scan pf at DSP, pre-auth required	
Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited	
Internal Prosthesis	Subject to PMB's only	R57 630 pf. Subject to pre-authorisation, DSP for hip and knee replacements or R38 560 co-pay	
External Appliances/Prosthesis	General medical appliances subject to Overall day to day limit	Included in Internal Prosthesis limit, sublimits apply. R9 460 per hearing device with max of 2 pf/3 years, in addition to Overall day to day limit. Appliances from Overall day to day limit	
2. Sub Acute Facilities			
Hospice	Limited to R20 310 pf. Unlimited terminal care for oncology patients at DSP	Limited to R21 570 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 (Europ Assist). International travel cover up to R1.2m pf	Unlimited, Subject to usage of DSP (Europ Assist). International travel cover up to R1.2m pf	
B. Chronic Benefit			
27 CDL chronic conditions	Unlimited - DSP (Pharmacy Direct) & Formulary applies. 30% co-pay at non-DSP	Unlimited - DSP, comprehensive formulary, 30% co-pay for non-DSP or non Formulary	
Additional chronic conditions	1 condition - Depression - R165 pb per month	18 Conditions - R13 030 pb and R26 150 pf. Limits apply to CDL and non CDL, unlimited CDL at DSP once exhausted. 30% co-payment for non-DSP, non-formulary	
C. Day-to-day Benefit			
Overall Annual Maximum	R4 000 Benefit Booster (BB) after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits per service category. Overall day to day limit: M R5 540, M1 R8 860, M2 R11 080, M3+ R12 190	R5 000 Benefit Booster (BB) after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits per service category.. Overall day to day limit: M R13 980, M1 R20 980, M2 R23 310, M3+ R25 640	
Preferred Provider	Any GP, Specialist	Any GP, Specialist	
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	M R2 330, M1 R4 080, M2+ R5 240, subject to Overall day to day limit. One network GP consultation pf once Day to day sublimit exhausted. 2 emergency consults pf at casualty ward. 2 emergency consults for children < 6	M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit	
Specialists	Subject to GP limit and Overall day to day limit, GP referral required. One network specialist consultation pf	Subject to GP limit and Overall day to day limit, GP referral required	
Prescribed Medication	M R1 750, M1 R2 910, M2+ R3 500, subject to Overall day to day limit, 20% co-pay for non formulary or non DSP	M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit, 20% co-pay for non formulary or non DSP	
Pharmacy Advised Medicine	Limited to R590 pb and R2 330 pf, from Acute medicine limit	Limited to R930 pb and R2 910 pf, from Acute medicine limit	
2. Radiology & Pathology			
Basic Radiology	M R2 330, M1 R2 910, M2+ R3 500, subject to Overall day to day limit	M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit	
MRI, CT & PET Scans	R15 960 pf. In- and out of Hospital. R2 240 copay per scan and pre-authorisation	Combined with in-hospital benefit, in addition to Overall day to day limit, R1 860 copay per scan and pre-authorisation	
Pathology	Included in radiology limit	Included in radiology limit	
3. Dental Benefit			
Conservative Dentistry	75% of Bonitas dental tariff. Subject to Bonitas protocols, DSP and sublimits, in addition to Overall day to day limit	Subject to Bonitas protocols and sublimits, in addition to Overall day to day limit	
Specialised Dentistry	Subject to PMB's	Subject to Bonitas protocols and sublimits, in addition to Overall day to day limit	
4. Optical Benefit			
Examination	DSP, 1 consultation pb/2 years -Non DSP (R420 limit), in addition to Overall day to day limit	DSP, 1 consultation pb/2 years -Non DSP (R420 limit), in addition to Overall day to day limit	
Lenses	1 pair x 24 months: Limits at non-DSP: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens, in addition to OAL	1 pair x 24 months: Limits at non-DSP: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens, in addition to OAL	
Frames	R660 pb/2 years at DSP, R500 pb/2 years at non DSP, in addition to OAL	R1 460 pb/2 years at DSP, R1 100 pb/2 years at non DSP, in addition to OAL	
Contact Lenses	R1 530 pb/2 years, as alternative to spectacles, in addition to OAL	R2 185 pb/2 years, as alternative to spectacles, in addition to OAL	
5. Auxiliary Services			

Physiotherapy	Auxiliary limit M R2 330, M1 R2 910, M2+ R3 500, subject to Overall day to day limit	Auxiliary limit M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit
Psychiatry	Consultations: R9 780 (In- and out-of-hospital)	Consultations: R20 310 pf (In- and out-of-hospital), in addition to Overall day to day limit
Psychology	Combined with Psychiatry benefit	Combined with Psychiatry benefit
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 2022/23	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 353 763 Primary Options - 95 566	Scheme - 353 763 Standard Options - 104 874
Administrator	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd
Scheme (Option) age profile	Average age- 34.9 (30.2) Pensioner %- 10.2(4.7%)	Average age- 34.9 (38.5) Pensioner %- 10.2(14.3%)
Solvency ratio Scheme growth	Solvency- 41.3% 2022 Member growth- 4.0%	Solvency- 41.3% 2022 Member growth- 4.0%
Past Scheme increases	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%
E. Contributions		
Salary	All	All
Principal	3588	5929
Adult	2807	5139
Child	1141	1740
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.		