

Bonitas announces competitive 2020 increases - from just 6.2%

As South African consumers face the challenges of the steadily increasing cost of living, Bonitas Medical Fund has some good news for its members. The Fund once again demonstrated a commitment to its mission to make quality healthcare more accessible and affordable for all South Africans. The Fund announced an average weighted annual contribution increase of just 9.9% in 2020. Members of the BonFit option will be especially pleased with the fact that next year they will be paying from as little as R38 more a month, while enjoying a range of enhanced benefits.

A responsible increase applied

In order to make provision for ageing membership, increased utilisation and inflation while still offering the rich risk benefits of 2019 into 2020, Bonitas announced an average increase on risk contributions of 9.4%. However, to launch without benefit enhancements is not the Bonitas way. The Fund responded to the call from stakeholders to enhance specific benefits and improve offerings, so that Bonitas could be positioned more competitively and aggressively in the market.

Socio-economic impact plays a key role

The product offering was realigned based on our members' needs, given the economic pressures they faced. Through the process, Bonitas identified gaps in its offering and addressed them appropriately. The combination of these efforts will add a 0.5% increase on the overall weighted contribution rate for 2020, which will be 9.9%. This will not only address the Fund's sustainability but ensure growth in 2020.

The average annual contribution increase is still very competitive relative to the rest of the medical aid industry. The marginal rise in the year-on-year contribution increase was due to a number of external factors. These include: South African's very challenging economic situation and



depressed investment markets; the rise in lifestyle diseases such as diabetes and hypertension and the steep increases in costs levied by many medical service providers.

Always committed to adding value

Bonitas has ensured that its cost increases for 2020 is reasonable and that the budgets of businesses, families and individuals who participate in the various Bonitas plans should not be unduly burdened by excessive increases in their medical cover. While BonFit members will be most pleased with their low contribution increase, members of BonEssential, BonEssential Select, Primary, Primary Select, Standard, Standard Select and BonSave will all benefit from slightly above-inflation

increases of between 8.5% and 9.5%. Members on the BonComprehensive, BonClassic, BonComplete and Hospital Standard plans will pay up to 12% more in the new year.

"Our members are the core of our business and we have once again made great strides to ensuring that our offering for 2020 will help to address the challenges they face, while adding significant value to their lives. We have listened to the feedback from all our stakeholders and have acted decisively to enhance many of our benefits, and add others," Principal Officer, Lee Callakoppen said.

2020 contribution increases at a glance

	Contributions in 2019			Contributions in 2020			% Increase
	Main member	Adult dependant	Child dependant	Main member	Adult dependant	Child dependant	
BonComprehensive	R6 438	R6 072	R1 310	R7 207	R6 797	R1 467	11.9%
BonClassic	R4 470	R3 838	R1 104	R5 003	R4 295	R1 236	11.9%
BonComplete	R3 581	R2 868	R973	R4 009	R3 211	R1 089	11.9%
BonSave	R2 486	R1 925	R744	R2 723	R2 109	R815	9.5%
BonFit Select	R2 027	R1 570	R607	R 2 152	R1 668	R645	6.2%
Standard	R3 556	R3 083	R1 043	R3 888	R3 371	R1 140	9.3%
Standard Select	R3 080	R2 665	R902	R3 368	R2 914	R986	9.3%
Primary	R2 240	R1 752	R713	R2 429	R1 900	R773	8.4%
Primary Select	R1 904	R1 489	R606	R2 065	R1 615	R657	8.4%
Hospital Standard	R2 040	R1 720	R776	R2 284	R1 925	R869	11.9%
BonEssential	R1 731	R1 324	R507	R1 877	R1 436	R550	8.4%
BonEssential Select	R1 477	R1 130	R433	R1 602	R1 225	R470	8.4%
BonCap*							
R0 to R8 520	R1 009	R956	R475	R1 159	R1 098	R546	11.9%
R8 521 to R13 840	R1 226	R1 159	R563	R1 372	R1 297	R630	
R13 841 to R18 900	R2 000	R1 780	R757	R2 210	R1 967	R836	
R18 901+	R2 456	R2 187	R931	R2 714	R2 417	R1 029	

* BonCap income band is for 2020

2020 Changes and enhancements

The past 18 months have been challenging for the private healthcare sector. The industry and consumers have been severely burdened by the weak economic climate and Bonitas was not spared. Despite these, we firmly believe our members are the core of our business. We have made great strides in ensuring that our offerings for 2020 will go a long way towards addressing the challenges faced by consumers.

BonCap

Income based options require income cross subsidisation and affordability to remain sustainable. The medical schemes industry has been severely challenged in this regard. Despite these, we firmly believe that the BonCap option will improve the accessibility and affordability of healthcare. For this reason, we've broadened the income bands on the option to appeal to a wider population.

For 2020, these will be:

- R0 to R8 520
- R8 521 to R13 840
- R13 841 to R18 900
- R18 901 +

To ensure the sustainability of BonCap, we intensified our risk management measures to ensure compliance to applicable networks. As a result, the co-payment for the use of non-network hospitals or late pre-authorization will be R10 000, to improve the uptake of network hospital use. In addition, in-hospital cover for auxiliary care will be for PMBs only.



We have also repositioned this option to be the ideal choice for groups. Our underwriting protocols have been adjusted to contribute favourably towards growth and address the current risks of this option.

BonEssential, BonEssential Select and Hospital Standard



The introduction of BonEssential Select and the amendments made to our hospital plans in 2019, have allowed Bonitas to be more aggressive in this market sector and actively target a younger, healthier profile member who require hospital cover. Members have the choice of access to all hospitals through BonEssential or an approximate 15% reduction in contributions through BonEssential Select.

To sustain the growth experienced over the past 9 months, we have enhanced the specialised radiology benefit on BonEssential and BonEssential Select to pay for specialised radiology-not only in-hospital but out-of-hospital as well.

Auxiliary benefits will be limited to PMB care only on Hospital Standard, BonEssential and BonEssential Select to ensure members get the cover they need.

Standard and Standard Select

Over the years, Standard has been Bonitas' flagship option, offering a bold traditional design and rich benefits. The introduction of a network option in Standard Select has given members the option to save approximately 15% on contributions, while still accessing rich cover. These options contributed to 13% of new business in 2019, showing that these options continue to be attractive in the market.

The Standard option has also positively contributed to the financial sustainability of the Fund. In light of this, we have opted to increase benefits limits on this option nominally so that it remains competitive and sustainable.

The hearing aid cycle on Standard and Standard Select has been adjusted in line with international protocols, which show that the average lifespan of a hearing aid is approximately 8 years. Hearing aids will now be available on 5-year cycle from the date of last claim.

There was a 41% increase in the admission rate for spinal fusion surgery from 2018 to 2019. However, only 6% of these cases were treated through the back and neck programme prior to surgery. This is compounded by the fact that the programme currently has a 91% success rate, where surgery can be avoided altogether in most cases. To encourage the uptake of the programme and improve clinical outcomes for members, the co-payment for spinal surgery without completing the back and neck programme will be R10 000 in 2020. As a unique offering, Bonitas members can contact their nearest facility to undergo an assessment without intervention by Managed Care. The co-payment for the use of a non-contracted provider for hip and knee replacements will be R10 000.



Primary, Primary Select, BonSave and BonFit Select



Primary, Primary Select, BonSave and BonFit Select contributed to a massive 42% in business growth this year. These products have been successful in attracting our desired target market, with the ideal profile.

This clearly indicates the response of the market to these options and their competitiveness in this space. Primary Select emerged as the fastest growing Bonitas option ever, securing 6 000 new members within its first month! It is critical that we focus more in this market sector to grow the Fund. As such we have made several changes to these options that will position them more strongly.

15% increase on day-to-day benefits for Primary and Primary Select

In line with our strategy to reduce members' out-of-pocket day-to-day expenses, we have increased the day-to-day benefits on Primary and Primary Select by 15% for 2020.

Main member only	R2 660
Main member + 1 dependant	R4 760
Main member + 2 dependants	R5 590
Main member + 3 dependants	R6 010
Main member + 4 or more dependants	R6 510

15% +

Savings on BonSave increased to 20%

BonSave offers savings to use as you choose for medical expenses and extensive hospital cover. This plan is ideal for younger families aged 35-44 years old. This is one of our most competitive options as it appeals to various market segments and audiences. This option is ideally positioned for more aggressive growth in 2020. To improve its competitiveness in the market, we have increased the medical savings on BonSave from 16% to 20% taking into account feedback from our valued brokers. This will still be accompanied by rich risk benefits for preventative care, maternity, child care, dentistry, wellness and additional GP consultations.

Main member	R6 372
Adult dependant	R4 932
Child dependant	R1 908

20%

General appliances on BonSave to pay from savings

Our analysis of the option showed that only 7% of members used their general appliances benefit, while a much higher percentage of families used all their savings in a given year. Thus, in order to help manage costs, general appliances and external prostheses will be paid from savings in 2020. The resultant cost reduction of moving these benefits from risk to savings, enables us to increase savings on the option without significantly increasing contributions.

Hospital reimbursement rate of 100% on BonSave

Competitor analysis further revealed that what was perceived to be a competitive advantage of a 150% in-hospital specialist reimbursement rate has not attracted new members to the option. We have therefore opted to reduce this to 100% of the Bonitas Rate going forward. This is in-line with competitor options at a similar price point. Network specialists will continue to be paid in full – allowing our members to get quality care at an affordable rate.

Restructured dental packages on BonSave and BonFit Select

The dental benefit, paid from risk, has been restructured on BonSave and BonFit Select. This was done on the basis of utilisation to cover the elements that members on the options use the most, such as consultations and oral hygiene.

Savings on BonFit Select increased to 16%

We have also increased the medical savings portion on the option to 16% so that it more competitive.

Main member	R4 128
Adult dependant	R3 204
Child dependant	R1 236

16%

Additional GP consultations on BonFit Select when savings are depleted

We are pleased to announce that we have added a risk benefit for 2 GP consultations per family when savings are depleted to ensure that our members have cover when they need it most.

Auxiliary benefits unlimited for PMB in-hospital

In addition, auxiliary benefits for PMB will be unlimited in-hospital cover. Non-PMB auxiliary benefits will be paid from the day-to-day benefits on Primary and Primary Select and from savings on BonSave and BonFit Select.

BonFit will now be known as BonFit Select

The name of BonFit will change to BonFit Select in 2020. This is to position it alongside our other Select options which make use of a rich and comprehensive hospital network.

BonComprehensive, BonClassic and BonComplete

During 2019, BonComprehensive, BonClassic and BonComplete had a combined contribution of 2% to new business. We have opted to take a prudent cost-management strategy here and have made minimal changes on these options for 2020. This will ensure members that need a higher level of cover are catered for, while protecting the financial stability of the Fund.

Hospital reimbursement rate of 150% on BonComprehensive

We noted that no competitor schemes offer a specialist reimbursement rate of 300% at a similar price point. Furthermore, our defined focus on strategic purchasing and provider negotiations has ensured our networks are optimised to accommodate cost-containment. The in-hospital rate for BonComprehensive will, therefore, be adjusted to 150% in 2020.

General appliances moved from risk to savings on BonComprehensive and BonClassic

As a further cost-saving measure, we have moved the general appliances benefit from risk to savings on BonComprehensive and BonClassic.

Hearing aid cycle extended to 5 years

In addition, the hearing aid cycle has been adjusted in line with international protocols, which show that the average lifespan of a hearing aid is approximately 8 years. Hearing aids will now be available on 5-year cycle from the date of last claim on BonComprehensive, BonClassic and BonComplete.

Co-payments increased for spinal surgery and hip and knee replacements

There was a 41% increase in the admission rate for spinal fusion surgery from 2018 to 2019. However, only 6% of these cases were treated through the back and neck programme prior to surgery. This is compounded by the fact that the programme currently has a 91% success rate, where surgery can be avoided altogether in most cases. To encourage the uptake of the programme and improve clinical outcomes for members, the co-payment for spinal surgery without completing the back and neck programme will be R10 000 in 2020. As a unique offering, Bonitas members can contact their nearest facility to undergo an assessment without intervention by Managed Care. The co-payment for the use of a non-contracted provider for hip and knee replacements will be R10 000. These changes will apply to BonComprehensive, BonClassic and BonComplete.

Paramedical benefit on BonClassic will pay from savings

Finally, the paramedical and allied professionals out-of-hospital benefit on BonClassic will be pay from savings in the new year.

Enhanced maternity benefits & support for new moms

Every year around 9 000 Bonitas babies are born. While most of these new Bonitas members are welcomed into the world without any hitches, around 20% of our pregnant moms experience complications during childbirth, and many experience challenges of some kind during their pregnancy or immediately after the birth of their child.

We are committed to offering our pregnant members all the support and guidance they need, to improve their health, and that of their babies and also reduce the number of complications they might experience.

Currently, our maternity benefits are paid from risk and cover:

- ★ Antenatal consultations
- ★ 2D ultrasound scans
- ★ Postnatal consultations
- ★ Antenatal classes with a midwife
- ★ Amniocentesis
- ★ A baby bag

This is supported by a range of benefits for babies and toddlers including newborn hearing screening, congenital hypothyroidism screening, childhood immunisations, GP and paediatric specialist consultations.

In 2020, we are enhancing these maternity benefits as follows:

- ★ One of the postnatal consultations can be used to engage with a lactation specialist to maximise the benefits of breast-feeding for mother and child.
- ★ Our new moms will also be able to access vouchers offering up to 70% off baby products at a Baby City.

We are also in the final stages of establishing a comprehensive mother and baby support programme. This will give pregnant moms, who are Bonitas members access to a range of benefits including:



- 🍷 24/7 pregnancy care helpline
- 🍷 Dedicated Bonitas care advisors
- 🍷 Pregnancy education SMSs and emails
- 🍷 Online pregnancy education
- 🍷 Bonitas pregnancy events with expert speakers on prenatal and postnatal care

We envisage that the programme will launch before the end of the first quarter of 2020.

Managed Care is making a difference

One of the leading health trends currently being observed worldwide is the steady increase in Non-Communicable Diseases (NCDs), such as diabetes, high blood pressure and cancers of various kinds. Around 80% of these conditions are caused by four main lifestyle risk factors, namely; smoking, poor diet, lack of exercise and obesity. To combat this, medical schemes are taking a proactive approach to their disease management programmes, which are aimed at helping members understand their conditions, and their causes better, and manage their risk of contracting so-called lifestyle diseases more effectively.

The Bonitas strategy goes further than this, partnering with service providers to focus on early detection, prevention and monitoring of chronic conditions. In addition, the ongoing upskilling of family practitioners and partnerships with quality service providers, are critical in delivering on our commitment to health education, awareness and quality healthcare.

The success of this approach speaks for itself:

- ♥ 97.9% of Bonitas members are now within 10km of a network family practitioner.
- ♥ The back and neck programme has a 91% success rate, with 3 200 members having completed the programme with improved movement and functional rehabilitation outcomes.
- ♥ Approximately 187 000 members are enrolled on our chronic medicine programme and 79% of these are adhering to their chronic medicine regimens.
- ♥ A network of 366 renal dialysis facilities is in place and provides quality care and good clinical outcomes.
- ♥ The Bonitas diabetes programme continues to achieve success, with nearly 15 000 members on the programme. 63% of these are enrolled for telephonic coaching and 61.8% have completed an Hb1Ac test.
- ♥ There are around 28 000 unique registered beneficiaries with mental illnesses. 1 700 members have enrolled in the mental health programme, with 91.4% adherence to chronic medicine requirements.

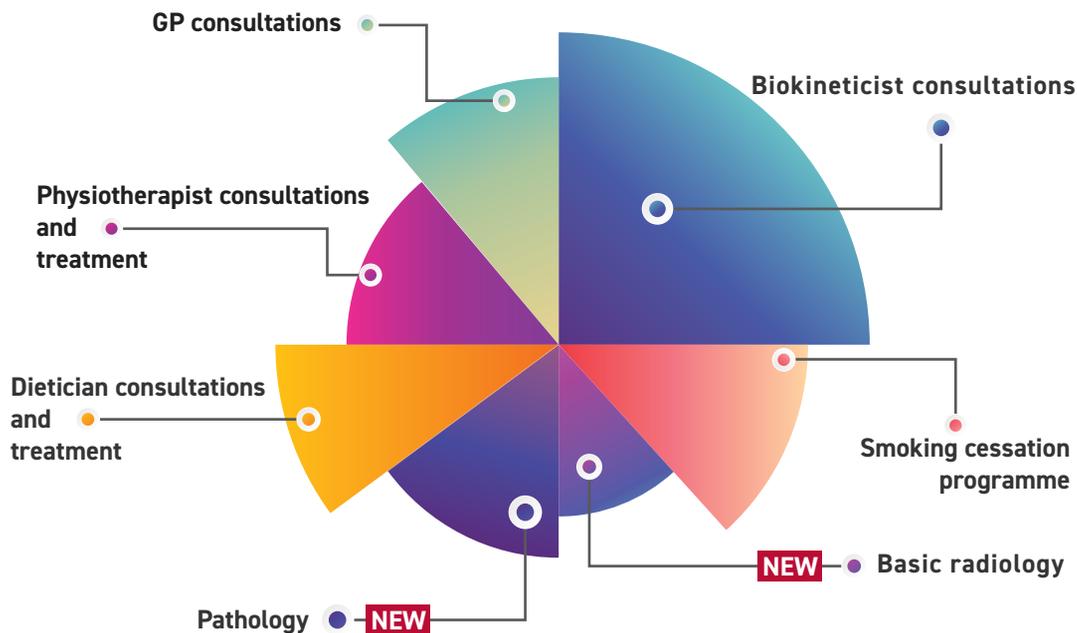
We continue to promote our Managed Care initiatives in order to empower our members to take control of their illnesses and lead longer, healthier lives.

Further boosting our Wellness Extender

Given the current difficult economic climate, Bonitas is more committed than ever to help our members enjoy benefits, particularly day-to-day, that work harder for them.

In this spirit of partnering with our members to help them enjoy happier and healthier lives, we have enhanced our Wellness Benefits offering and increased the Wellness Extender benefit for 2020. Currently the Wellness Extender benefit can be accessed after completing a wellness screening test. It can then be used for consultations and treatment with a GP, physiotherapist, dietician or biokineticist, or to participate in a stop smoking programme.

In 2020, this benefit will be extended to include blood tests and x-rays. Importantly, the benefit has been redesigned so that any claims will first be paid from the wellness extender benefit. Since this is a risk benefit, these payments will not impact on the members' day-to-day benefits or savings, thereby ensuring these savings stretch even further.



To make sure our members find it easy to benefit from their wellness screenings and access the Wellness Extender benefit, the screening partner will be expanding screening locations to include Dis-Chem and Clicks clinics, as well as offering various other activations and family wellness days for members in remote locations.

	Wellness Extender Benefit Limit
BonComprehensive	R2 540
BonClassic	R1 750
BonComplete	R1 750
BonSave	R1 270
BonFit Select	R1 270
Standard	R1 750
Standard Select	R1 750
Primary	R1 270
Primary Select	R1 270
Hospital Standard	R1 270
BonEssential	R910
BonEssential Select	R910
BonCap*	No benefit

Introducing the Bonitas Pharmacy Network

We remain committed to using our size actively, to negotiate the best possible rates for our members. This has contributed significantly to the sustainability of the Fund, particularly with regards to hospital negotiations' savings. We will be rolling out the same with the establishment of the Bonitas Pharmacy Network in 2020, whereby our members will be able to access chronic, acute, over-the-counter and oncology medicine from a strong network of providers. This will further ensure that they do not have to pay additional dispensing fees which will go a long way in extending the value for money they receive.

Connecting with customers is critical

Over the past 18 months, the Fund's strategy has had a key focus on finding ways to connect with our customers, drive innovation and improve service across the value chain. We remain committed to ensuring that our members get quality healthcare services and benefits, while optimising the way these services are delivered.

We have therefore, made great strides to ensure that our digital initiatives continue to be enhanced. Earlier this year, we launched our newly enhanced log in Member Portal, which serves as a self-service channel to ensure that our members can manage their medical aid more effectively. This includes loading authorisations, finding network providers and managing claims and queries. We continue to adapt and improve the functionality so that members have a full self-service offering at their fingertips. The same is envisaged for the Broker Zone so that we can optimise the service you receive.



Making way for telemedicine

In addition, the healthcare industry has changed slightly over the past year with telemedicine becoming more prevalent. Instead of members going directly to the doctor, they can call a nurse or doctor and get assistance that can give them peace of mind about their symptoms and whether they need a face-to-face consultation or get the correct over-the-counter treatment. In some pharmacy clinics, the nurse is able to have a video consultation with a doctor from a mobile device and get additional assistance, which will save the member much needed time and money. From a claims perspective, these consultations are treated in the same way as face-to-face consultations. But we are exploring ways of improving accessibility to such services in our space.

FREE VALUE FOR BONITAS MEMBERS

We know South Africans are looking for added value and ways to save money. That's why we introduced our value-added product model in 2019, which includes a range of free vouchers, gap cover and life insurance. We don't charge our members subscription fees for these value-added benefits and they don't have to jump through hoops or close rings to access these savings. Our value-added benefits are available to all active Bonitas members and they have the freedom to choose if, and how, they participate. In 2020 we're enhancing this holistic programme by adding new benefits to our existing partner offerings and bringing on some exciting new partners to help our members make the most of their lives, money and health.

Big savings through our voucher platform

Our members love the value they get from their free vouchers and in 2020, we'll be improving their access to these vouchers. The voucher platform will now be available on USSD on all cellphones, so members can get their vouchers in a few easy steps. This ease of access has also been pulled through to the web voucher platform, with a much quicker voucher selection process. We'll also be increasing the choice and number of vouchers massively. This includes deals on groceries, household goods, food, entertainment and much more. These deals are available from a range of retailers including: Pick 'n Pay, Spar, Edgars, Dis-Chem and Baby City.

Discount partners



Better gap cover from Medgap cover policy

Medgap is the gap cover product of choice for Bonitas members, offering an exclusive 26% discount. We have seen a definite need in the market for gap cover, as the shortfall for hospital admissions by Bonitas members now averages between R5 000 and R9 000.

In 2020, the Medgap offer will remain at a 26% discount, but we will institute an overall limit increase from R157 000 to R165 000 and will pay out matched payments of up to three times the reimbursement rate, depending on the option chosen by the member. Trauma benefits have also been extended to include members under the age of five, and we have added a violent crime benefit. Pregnant moms will be able to get a much needed financial injection of R2 000, paid on confirmation of pregnancy.

To appeal to a younger, target market, the Medgap Millennial product will be launched to single members aged 18 to 29 at a low monthly cost of just R157 a month.

And the icing on the Medgap cake is the addition of a medical scheme premium waiver allowing members to receive R30 000 upfront.

For more information, speak to your Key Account Officer or Broker Consultant.



R150 000 free life cover from Sanlam Indie

Sanlam Indie is one of the most innovative financial offerings on the market. In addition to comprehensively redesigning and simplifying life insurance, the offering matches up to 100% of monthly premiums in an investment that creates wealth for the future. And Bonitas members get an additional 10% on their investment. What's more, all new Bonitas members have the option of receiving R150 000 free life cover for three months. At the end of this period, they can choose to upgrade this cover at competitive premium rates.

Top-notch funeral cover

- ✔ **DOUBLES AFTER 2 YEARS** AT NO EXTRA COST
- ✔ **UP TO R50 000 COVER PER PERSON**
- ✔ **PAYS WITHIN HOURS** OF CLAIMING
- ✔ **ADD UP TO 20 FAMILY MEMBERS**
- ✔ **FREE BUILT-IN WEALTH BONUS**

FREE INVESTMENT

UP TO **100%** OF CONTRIBUTION

10% ADDED EXCLUSIVE FOR YOU



FREE CASH DROPS INTO YOUR ACCOUNT **EVERY 5 YEARS**

For more information, speak to your Key Account Officer or Broker Consultant.

NEW PARTNERS ON THE PLATFORM

We're excited to announce the addition of two new partners as part of our commitment to adding real and lasting value to the lives of our members.



70% discount for Bonitas members

The top four conditions suffered by high-risk Bonitas members are hypertension, diabetes, high cholesterol and heart disease. The risk of these diseases can be reduced with regular exercise and a healthier diet.

We have therefore partnered with Run/Walk for Life and Eat for Life to create a unique offering for Bonitas members. Run/Walk for Life specialises in getting people of all shapes and sizes active and excited about getting fit, losing weight and improving their health.

Run/Walk for Life is especially appealing for our 'at-risk' members as it offers an effective, informal, pressure free way for them to address their health risks. Around 75% of high risk beneficiaries are located within a 30km radius of a Run/Walk for Life facility, ensuring access countrywide.

Run/Walk for Life is offering Bonitas members a 70% discount when joining both their exercise and nutrition programmes. The cost is just R135 per month. As an added bonus, if a pregnant Bonitas mom joins the programme, her partner can join too, for free.

To sign up, members can simply take their Bonitas membership card to their nearest Run/Walk for Life facility.

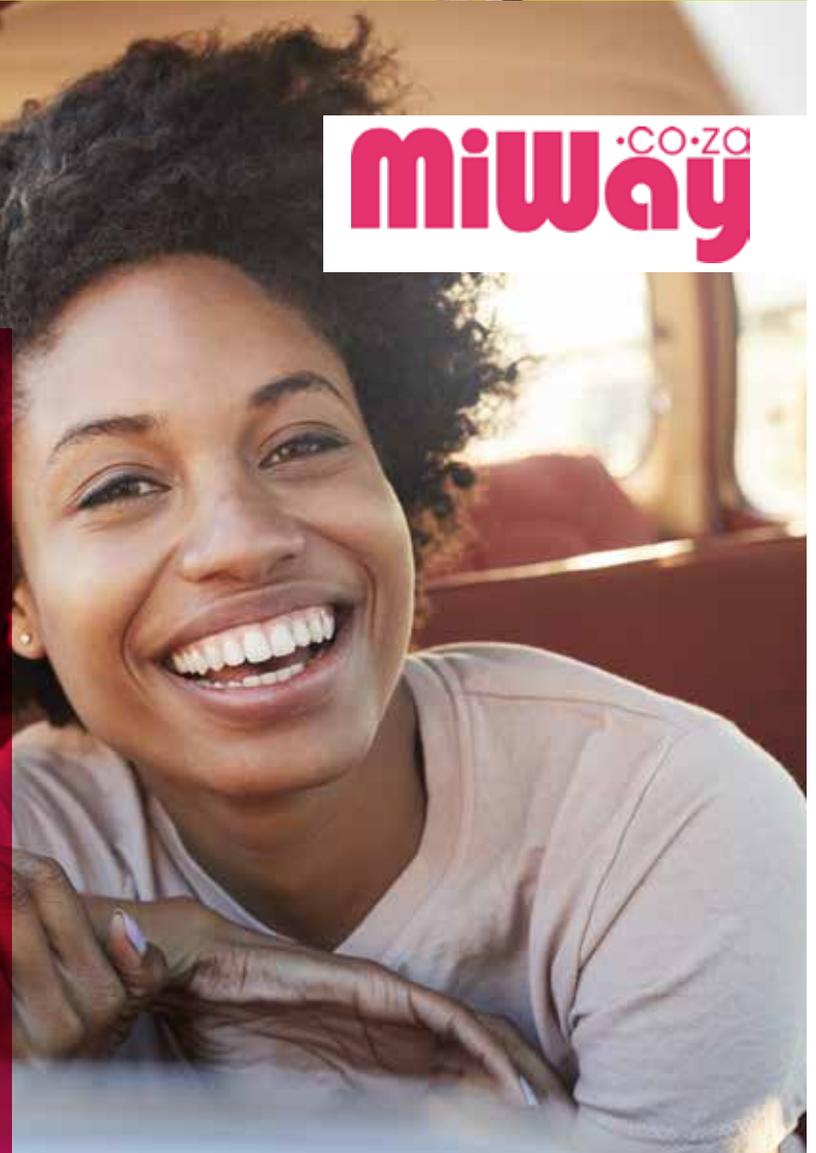


At Bonitas, we believe that financial peace-of-mind is a vital component for overall health and wellbeing. To help our members achieve that peace-of-mind, we have partnered with MiWay to enable them to insure of their personal belongings or business assets.

MiWay is a short-term insurance company that is part of the Santam Group. It offers car, house and business short-term insurance. Given the close alignment between the MiWay and Bonitas business models and client bases, it was determined that a partnership between the organisations could add excellent value to Bonitas members.

The MiWay offer to Bonitas members includes the following:

- A 5% discount on any quoted MiWay insurance cover premium.
- A free crash detection unit installed in the member's vehicle (usual cost is R45 per month).
- Option to extend cover at affordable rates.
- Access to MiHelp+ which will cover the cost of an ambulance service should the member not have sufficient medical cover to pay it in full.



Committed to providing affordable, quality healthcare

We know that access to quality healthcare remains a priority for South Africans. It's no secret that escalating healthcare inflation and costs are key challenges currently facing the medical schemes industry. This is compounded by several proposed changes to legislation as well as the debate surrounding the implementation of the NHI.

While Bonitas supports the spirit of the NHI and is committed to making healthcare accessible and affordable for all, the conversations around the Bill have given rise to numerous questions about the future of medical aids. For our part, we remain firmly convinced of the immense value that the medical schemes sector has to offer and the vital role it must continue to play, in South Africa's healthcare landscape. However, with healthcare costs consistently outpacing inflation, the challenge for the industry is finding the right balance between providing a high level of value and care for members, while managing costs effectively.

There are many reasons for the high cost of healthcare. These include the pricing of healthcare services not being regulated, regulation uncertainty, increased claims, an ageing membership, high hospital tariffs and the prevalence of lifestyle diseases. The challenge for private medical schemes is to ensure that benefits are designed in the best interests of the members. Secondly, it is to manage the healthcare risks of the scheme in a responsible manner to ensure future sustainability.

Despite the tough economic landscape, the 2018 financial year saw Bonitas remain resilient. This was achieved through a multi-pronged approach to cost saving, which resulted in:

- Our reserves increasing to R4.13 billion
- The Fund attaining a solvency ratio of 25.2%
- Bonitas achieving a surplus of R164.8 million

These net healthcare results underpin the implementation of robust strategies in order to remain fiscally stable during difficult financial periods. We have a huge responsibility to find innovative ways of providing affordable, quality healthcare and are pleased our strategy is giving us solid financial stability and net growth as we revolutionise our offering going forward.



Partnering with corporates to promote employee wellness

As businesses increasingly recognise the importance and value of looking after the health of their employees, there has been a distinct shift towards making employee wellness a serious focus. Many organisations now offer comprehensive employee wellness programmes. To align with this trend, Bonitas has contracted Wellness Odyssey as a wellness partner to offer and host Bonitas wellness days. The approach is to proactively manage the health of the employees by providing access to:

- + Comprehensive Health Risk Assessments including a lifestyle assessment
- + TB screening

- + Physical screening components
- + Seasonal flu vaccinations
- + Optometry screenings
- + Prostate screening
- + Clinical breast examination and mobile mammograms

All services are delivered onsite, to avoid any disruption in the work environment.

For more information, speak to your Key Account Officer or Broker Consultant.



Primary healthcare through EssentialMed

Our mission is to make quality healthcare more accessible and affordable for all South Africans. But the reality is that medical scheme membership remains unaffordable to a large percentage of the population, even those employed in the corporate and public sector.

Over the years, Bonitas has been a key player in the corporate market – viewed as the medical scheme of choice. However, with the growing burden of modern-day diseases and continued financial pressure experienced by employees, which have a direct impact on business productivity, South African employers are constantly searching for innovative solutions to ensure that their employees have access to basic healthcare. Unfortunately the current state of the public healthcare sector is not optimal, so primary healthcare products that tap into the private healthcare sector are becoming more popular.

After a rigorous process, we identified EssentialMed as the primary healthcare partner for Bonitas to allow for primary healthcare offerings to address the needs of employer groups.

This will create opportunities for both parties and enable us to tap into a market which we could not service previously. In addition, this will allow for flexibility and more attractive positioning of the brand, particularly amongst younger, lower-income earners. This will further enable the Fund to promote a full-service corporate offering to potential clients to entrench its position as a market leader.

For more information, please contact your Key Account Officer or Broker Consultant.

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