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CMAAC

THE ALLIANCE FOR CONNECTING

TO CARE AND WELLBEING

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BONCLASSIC

Bonitas

Medical Aid for South Africa

Savings

Main member	R8 484
Adult dependant	R7 284
Child dependant	R2 100

Plus extra benefits for:

-  R5 845 for optometry
-  R4 790 for basic dentistry
-  R5 760 for specialised dentistry
-  MRIs and CT scans
-  Mental health

Unlimited hospital cover
– 100% Bonitas Rate

Unlimited terminal care benefit

R283 300 cochlear implant benefit

 **R23 910 for chronic medicine**
for up to 47 conditions



Preventative care:

- Bone density screening
- Flu vaccine
- Full lipogram
- Mammogram
- Pap smear
- Pneumococcal vaccine
- Prostate screening



Managed care programmes:

- Back and neck
- Cancer
- Diabetes
- Hip and knee replacements
- Mental health
- HIV/AIDs

What you pay

Main member	R5 003
Adult dependant	R4 295
Child dependant	R1 236

You only pay for a maximum of three children. Full-time students pay child rates up to age 24 years.

Out-of-hospital benefits

These benefits provide cover for consultations with your GP or specialist, acute medicine, x-rays, blood tests and other out-of-hospital medical expenses.

	Main member	Adult dependant	Child dependant
Savings	R8 484	R7 284	R2 100
GP consultations	Paid from available savings		
Specialist consultations	Paid from available savings You must get a referral from your GP		
Acute medicine	Paid from available savings		
Over-the-counter medicine	Paid from available savings		
Paramedical/Allied medical professionals (such as occupational therapists, physiotherapists, biokineticists and dieticians)	Paid from available savings		
General medical appliances (such as wheelchairs and crutches)	Paid from available savings		

The following are paid from your unlimited overall annual benefit (and not from your savings, so you get more value for money):

Blood tests and x-rays	R3 170 per beneficiary R7 030 per family
MRIs and CT scans (specialised radiology)	R29 570 per family, in and out-of-hospital Pre-authorisation required
Mental health consultations	R15 890 per family In and out-of-hospital consultations (included in the mental health hospitalisation benefit)

Hearing aids	R17 220 per family, once every 5 years (based on the date of your previous claim) 10% co-payment applies You must use a preferred supplier
Optometry	R5 845 per family, once every 2 years (based on the date of your previous claim) Each beneficiary can choose glasses or contact lenses
Eye tests	1 per beneficiary, at a network provider OR R325 per beneficiary, at a non-network provider
Single vision lenses (Clear) or	100% towards the cost of lenses at network rates R185 per lens, per beneficiary, out of network
Bifocal lenses (Clear) or	100% towards the cost of lenses at network rates R420 per lens, per beneficiary, out of network
Multifocal lenses (Clear)	100% towards the cost of lenses at network rates R745 per lens, per beneficiary, out of network
Frames	R1 110 per beneficiary at a network provider R777 per beneficiary at a non-network provider
Contact lenses	R1 790 per beneficiary, included in family limit
Basic dentistry	R4 790 per family, per year Covered at the Bonitas Dental Tariff
Consultations	2 annual check-ups per beneficiary (once every 6 months)
X-rays: Intra-oral	Managed Care protocols apply
X-rays: Extra-oral	1 per beneficiary, every 3 years Additional benefits may be considered if specialist dental treatment is required

Oral hygiene	2 annual scale and polish treatments per beneficiary (once every 6 months) Fissure sealants are only covered for children under 16 years Fluoride treatments are only covered for children from age 5 and younger than 16 years
Fillings	Benefit for fillings is granted once per tooth, every 2 years Benefit for re-treatment of a tooth is subject to Managed Care protocols A treatment plan and x-rays may be required for multiple fillings
Root canal therapy and extractions	Managed Care protocols apply
Plastic dentures and associated laboratory costs	1 set of plastic dentures (an upper and a lower) per beneficiary, once every 4 years Managed Care protocols apply Pre-authorisation required
Specialised dentistry	R5 760 per family, per year Covered at the Bonitas Dental Tariff
Partial metal frame dentures and associated laboratory costs	2 partial frames (an upper and a lower) per beneficiary, once every 5 years Managed Care protocols apply Pre-authorisation required
Crowns, bridges and associated laboratory costs	1 crown per family, per year Benefit for crowns will be granted once per tooth, every 5 years A treatment plan and x-rays may be requested Pre-authorisation required

<p>Orthodontics and associated laboratory costs</p>	<p>Orthodontic treatment is granted once per beneficiary, per lifetime Pre-authorisation cases will be clinically assessed by using an orthodontic needs analysis Benefit allocation is subject to the outcome of the needs analysis and funding can be granted up to 100% of the Bonitas Dental Tariff Benefit for orthodontic treatment will be granted where function is impaired (not granted for cosmetic reasons) Only 1 family member may begin orthodontic treatment in a calendar year Benefit for fixed comprehensive treatment is limited to beneficiaries from age 9 and younger than 18 years Managed Care protocols apply Pre-authorisation required</p>
<p>Periodontics</p>	<p>Benefit is limited to conservative, non-surgical therapy only and will only be applied to members who are registered on the Periodontal Programme Managed Care protocols apply Pre-authorisation required</p>
<p>Maxillo-facial surgery and oral pathology</p>	
<p>Surgery in the dental chair</p>	<p>Managed Care protocols apply</p>
<p>Hospitalisation (general anaesthetic)</p>	<p>A co-payment of R3 500 per hospital admission and admission protocols apply General anaesthetic is only available to children under the age of 5 for extensive dental treatment General anaesthetic benefit is available for the removal of impacted teeth Managed Care protocols apply Pre-authorisation required</p>
<p>Laughing gas in dental rooms</p>	<p>Managed Care protocols apply</p>
<p>IV conscious sedation in rooms</p>	<p>Limited to extensive dental treatment Managed Care protocols apply Pre-authorisation required</p>

Additional benefits

We believe in giving you more value. The following benefits are in addition to your savings and other benefits.

Contraceptives	
For women aged up to 50	R1 610 per family You must use the Designated Service Provider for pharmacy-dispensed contraceptives
Maternity care	
Per pregnancy	12 antenatal consultations with a gynaecologist, GP or midwife 2 2D ultrasound scans R1 240 for antenatal classes 1 amniocentesis 4 consultations with a midwife after delivery (1 of these can be used for a consultation with a lactation specialist) Maternity support for pregnant moms
Childcare	
Hearing screening	For newborns, in or out-of-hospital
Congenital hypothyroidism screening	For infants under 1 month old
Babyline	24/7 helpline for medical advice for children under 3 years
Immunisations	According to Expanded Programme on Immunisation in South Africa
Preventative care	
General health	1 HIV test per beneficiary 1 flu vaccine per beneficiary
Cardiac health	1 full lipogram every 5 years, for members aged 20 and over
Women's health	1 mammogram every 2 years, for women over 40 1 pap smear every 3 years, for women between ages 21 and 65

Men's health	1 prostate screening antigen test for men between ages 45 and 69, who are considered to be at high risk for prostate cancer
Elderly health	1 pneumococcal vaccine every 5 years, for members aged 65 and over 1 stool test for colon cancer, for members between ages 50 and 75 1 bone density screening every 5 years, for women aged 65 and over and men aged 70 and over
Wellness benefits	
Wellness screening	1 wellness screening per beneficiary at a participating pharmacy, biokineticist or a Bonitas wellness day Wellness screening includes the following tests: <ul style="list-style-type: none"> • Blood pressure • Glucose • Cholesterol • Body mass index • Waist-to-hip ratio
Wellness extender	R1 750 per family which can be used for: <ul style="list-style-type: none"> • GP consultations only • Biokineticist consultations and treatment • Dietician consultations and treatment • Physiotherapist consultations and treatment • A programme to stop smoking • X-rays as per formulary • Blood tests as per formulary Available after completing a wellness screening Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening
International travel benefit	
Per trip	Cover for medical emergencies when you travel outside South Africa You must register for this benefit

Chronic benefits

BonClassic offers generous cover for the 47 chronic conditions listed below. Your chronic medicine benefit is R11 560 per beneficiary and R23 910 per family on the applicable formulary. If you choose to use medicine that is not on the formulary, you will have to pay a 40% co-payment. You must get your medicine from the Bonitas Pharmacy Network. If you choose to use a non-network pharmacy, you will have to pay a 40% co-payment. Pre-authorisation is required.

Once the amount above is finished, you will still be covered for the 27 Prescribed Minimum Benefits, listed below, through Pharmacy Direct our Designated Service Provider. If you choose not to use Pharmacy Direct, you will have to pay a 40% co-payment.

Prescribed Minimum Benefits covered

1. Addison's Disease	10. Crohn's Disease	19. Hyperlipidaemia
2. Asthma	11. Diabetes Insipidus	20. Hypertension
3. Bipolar Mood Disorder	12. Diabetes Type 1	21. Hypothyroidism
4. Bronchiectasis	13. Diabetes Type 2	22. Multiple Sclerosis
5. Cardiac Failure	14. Dysrhythmias	23. Parkinson's Disease
6. Cardiomyopathy	15. Epilepsy	24. Rheumatoid Arthritis
7. Chronic Obstructive Pulmonary Disease	16. Glaucoma	25. Schizophrenia
8. Chronic Renal Disease	17. Haemophilia	26. Systemic Lupus Erythematosus
9. Coronary Artery Disease	18. HIV/AIDS	27. Ulcerative Colitis

Additional conditions covered

28. Alzheimer's Disease (early onset)	35. Gastro-Oesophageal Reflux Disease (GORD)	42. Polyarteritis Nodosa
29. Ankylosing Spondylitis	36. Generalised Anxiety Disorder	43. Pulmonary Interstitial Fibrosis
30. Attention Deficit Disorder (in children aged 5-18)	37. Gout	44. Post-Traumatic Stress Disorder
31. Barrett's Oesophagus	38. Obsessive Compulsive Disorder	45. Scleroderma
32. Benign Prostatic Hypertrophy	39. Osteoporosis	46. Tourette's Syndrome
33. Depression	40. Paget's Disease	47. Zollinger-Ellison Syndrome
34. Eczema	41. Panic Disorder	

Managed Care programmes

We offer a range of Managed Care programmes to support you and help put you on the path to good health. These programmes empower you to manage your condition effectively in the most clinically-proven way, ensuring your benefits last longer.

You will need to register to join these programmes.

<p>Back and neck</p>	<p>Helps manage severe back and neck pain Offers a personalised treatment plan for up to 6 weeks Includes assistance from doctors, physiotherapists and biokineticists Gives access to a home care plan to maintain long-term results We cover the full cost of the programme so it won't impact your savings or day-to-day benefits Highly effective and low-risk, with an excellent success rate Uses the DBC network</p>
<p>Cancer</p>	<p>Puts you first, offering emotional and medical support Delivers cost-effective care of the highest quality Liaises with your doctor to ensure your treatment plan is clinically appropriate to meet your needs Matches the treatment plan to your benefits to ensure you have the cover you need Access to a social worker for you and your loved ones Uses the ICON network of oncology specialists Uses the Bonitas Oncology Medicine Network (20% co-payment applies for use of a non-network provider)</p>
<p>Diabetes management</p>	<p>Empowers you to make the right decisions to stay healthy Offers a personalised care plan for your specific needs Provides cover for the tests required for the management of diabetes as well as other chronic conditions Helps you track the results of the required tests Offers access to diabetes doctors, dieticians and podiatrists Helps you better understand your condition through diabetes education Gives access to a dedicated Health Coach to answer any questions you may have</p>

<p>Hip and knee replacement</p>	<p>Based on the latest international standardised clinical care pathways Uses a multidisciplinary team, dedicated to assist with successful recovery Doctors evaluate and treat your condition before surgery to give you the best outcomes Treatment is covered in full on the ICPS and Joint Care network</p>
<p>HIV/AIDS</p>	<p>Provides you with appropriate treatment and tools to live a normal life Covers medicine to treat HIV (including drugs to prevent mother-to-child transmission and infection after sexual assault or needle-stick injury) Treatment and prevention of opportunistic infections such as pneumonia, TB and flu Covers regular blood tests to monitor disease progression, response to therapy and to detect possible side-effects of treatment Offers HIV-related consultations to visit your doctor to monitor your clinical status Gives ongoing patient support via a team of trained and experienced counsellors Offers access to telephonic support from doctors Helps in finding a registered counsellor for emotional support</p>
<p>Mental wellness</p>	<p>Available to pre-identified members who suffer from depression, anxiety, post-traumatic stress disorder and alcohol abuse Access to a Care Manager who will work with you, your treating doctor and where appropriate, with other healthcare professionals to assist in improving your condition Your Care Manager will assist with setting up appointments with your doctor, obtain authorisation for healthcare services, understand the importance of preventative care and the use of wellness benefits or resolve queries related to any other health condition Provides educational material about mental health which empowers you to manage your condition</p>

In-hospital benefits

This benefit offers cover for major medical events that result in a beneficiary being admitted to hospital. We negotiate extensively with private hospitals to ensure the best possible value for our members.

Pre-authorisation is required.

Specialist consultations/treatment	Unlimited, network specialists covered in full at the Bonitas Rate Unlimited, non-network specialists paid at 100% of the Bonitas Rate
GP consultations/treatment	Unlimited, covered at 100% of the Bonitas Rate
Blood tests and other laboratory tests	Unlimited, covered at 100% of the Bonitas Rate
X-rays and ultrasounds	Unlimited, covered at 100% of the Bonitas Rate
MRIs and CT scans (specialised radiology)	R29 570 per family, in and out-of-hospital Pre-authorisation required
Paramedical/Allied medical professionals (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Unlimited, covered at 100% of the Bonitas Rate Your therapist must get a referral from the doctor treating you in hospital
Internal and external prostheses	R55 690 per family Managed Care protocols apply Sublimit of R5 360 per breast prosthesis (limited to 2 per year) You must use a preferred supplier
Spinal surgery	You will have to pay a R10 000 co-payment if you do not go for an assessment through the back and neck programme
Hip and knee replacements	You will have to pay a R10 000 co-payment if you do not use the preferred provider
Cochlear implants	R283 300 per family You must use a preferred supplier

Mental health hospitalisation	R41 210 per family No cover for physiotherapy for mental health admissions You must use a Designated Service Provider
Take-home medicine	R475 per beneficiary, per hospital stay
Physical rehabilitation	R50 600 per family
Alternatives to hospital (hospice, step-down facilities)	R16 880 per family
Terminal care	Unlimited Including hospice/private nursing, home oxygen, pain management, psychologist and social worker support
Cancer treatment	R410 400 per family You must use a preferred provider Sublimit of R44 220 per beneficiary for Brachytherapy
Organ transplants	Unlimited Sublimit of R32 130 per beneficiary for corneal grafts
Kidney dialysis	Unlimited You must use a Designated Service Provider, or a 20% co-payment will apply
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme Chronic medicine must be obtained from the Designated Service Provider



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