

2020

CMAAC

FOR ALTERNATIVE INVESTMENTS
Healthcare Solutions - Expert Advice!

Dr. Fikile Kok

(MB B.A. D.B.S. D.B.S. Ph.D)

FINANCIAL & HEALTHCARE ADVISOR

135 Dr. Yusuf Dadoo Ave. (Old Brady Ave.) La Stella, KLERKSDORP 2378

P.O. Box 19710, KLERKSDORP 2378

Tel: (012) 433 7482 CELL: 083 326 9981 Fax: 0860522776 / (018) 083 8153

E-mail: cmastor@moreb.co.za

Council of Clinical Schemes Accreditation No. 3021 FSP No. 17912-17187-10265

BONFIT SELECT



Bonitas

Medical Aid for South Africa

Savings


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

Plus extra benefits for:

-  2 GP consultations when savings are finished
-  Basic dentistry

Unlimited hospital cover

100% Bonitas Rate

-  **Wellness screening plus R1 270 Extender** to use for blood tests, x-rays, programme to stop smoking or consultations with a GP, dietician, biokineticist and physiotherapist

R1 610 for contraceptives

Managed Care programmes:

- Back and neck
- Cancer
- Diabetes
- HIV/AIDS



Chronic medicine for 27 PMB conditions



Maternity benefits:

- 6 consultations during pregnancy
- 2 x 2D scans
- 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 benefits:

- Newborn hearing screening
- Thyroid screening for infants under 1 month
- Childhood immunisations according to the Expanded Programme on Immunisation
- 2 Paediatric or GP consultations for children under 1
- 1 GP consultation for children aged 2 - 12
- 24/7 Babyline for advice for children under 3



Preventative care:

- Flu vaccine
- HIV test
- Pap smear

What you pay

Main member	R2 152
Adult dependant	R1 668
Child dependant	R645

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	R4 128	R3 204	R1 236

GP consultations	Paid from available savings
Specialist consultations	Paid from available savings You must get a referral from your GP
Blood tests and other laboratory tests	Paid from available savings
X-rays and ultrasounds	Paid from available savings
MRIs and CT scans (specialised radiology)	Paid from available savings Pre-authorisation required
Acute medicine	Paid from available savings
Over-the-counter medicine	Paid from available savings
Paramedical/Allied medical professionals (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Paid from available savings
General medical appliances	Paid from available savings
Optometry	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):

Mental health consultations	PMB consultations only In and out-of-hospital consultations (included in the mental health hospitalisation benefit) Cover for educational psychologists for beneficiaries up to the age of 21 years
------------------------------------	---

Basic dentistry	Covered at the Bonitas Dental Tariff Managed Care protocols apply
Consultations	2 annual check-ups per beneficiary (once every 6 months)
X-rays: Intra-oral	No benefit
X-rays: Extra-oral	No benefit
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	No benefit
Root canal therapy and extractions	No benefit

Additional benefits

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

Additional GP consultations	If you use all your savings for the year, your family will still get a maximum of 2 GP consultations (limited to 1 per beneficiary) paid at the Bonitas Rate
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	6 antenatal consultations with a gynaecologist, GP or midwife 2 2D ultrasound scans 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
Paediatrician or GP consultations	2 consultations per child under 1 year 1 consultation per child between ages 1 and 2
GP consultations	1 consultation per child between ages 2 and 12
Immunisations	According to Expanded Programme on Immunisation in South Africa
Preventative care	
General health	1 HIV test per beneficiary 1 flu vaccine per beneficiary
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

Wellness benefits	
Wellness screening	<p>1 wellness screening per beneficiary at a participating pharmacy, biokineticist or a Bonitas wellness day</p> <p>Wellness screening includes the following tests:</p> <ul style="list-style-type: none"> • Blood pressure • Glucose • Cholesterol • Body mass index • Waist-to-hip ratio
Wellness extender	<p>R1 270 per family which can be used for:</p> <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 <p>Available after completing a wellness screening</p> <p>Child dependants can access the wellness extender once an adult beneficiary has completed a wellness screening</p>
International travel benefit	
Per trip	<p>Cover for medical emergencies when you travel outside South Africa</p> <p>You must register for this benefit</p>

Chronic benefits

BonFit Select ensures that you are covered for the 27 Prescribed Minimum Benefits listed below. You must use Pharmacy Direct, our Designated Service Provider, to get your medicine. If you choose not to use Pharmacy Direct or if you choose to use medicine that is not on the formulary, 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

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.

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

HIV/AIDS

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

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.

Please note: You must use a hospital on the BonFit Select network or you will have to pay a 30% co-payment.

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)	R16 070 per family Pre-authorisation required
Paramedical/Allied medical professionals (such as physiotherapists, occupational therapists, dieticians and biokineticists)	Paid from available savings (except for PMB)
Internal and external prostheses	PMB only Managed Care protocols apply You must use a preferred supplier
Mental health hospitalisation	R32 210 per family No cover for physiotherapy for mental health admissions You must use a Designated Service Provider
Take-home medicine	R390 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	R344 500 per family You must use a preferred provider Sublimit of R44 220 per beneficiary for Brachytherapy
Organ transplants	Unlimited
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

A co-payment will apply to the following procedures in hospital:

R1 520 co-payment	R3 850 co-payment	R7 580 co-payment
1. Colonoscopy	1. Arthroscopy	1. Back Surgery including Spinal Fusion
2. Conservative Back Treatment	2. Diagnostic Laparoscopy	2. Joint Replacements
3. Cystoscopy	3. Laparoscopic Hysterectomy	3. Laparoscopic Pyeloplasty
4. Facet Joint Injections	4. Percutaneous Radiofrequency Ablations (Percutaneous Rhizotomies)	4. Laparoscopic Radical Prostatectomy
5. Flexible Sigmoidoscopy		5. Nissen Fundoplication (Reflux Surgery)
6. Functional Nasal Surgery		
7. Gastroscopy		
8. Hysteroscopy (not Endometrial Ablation)		
9. Myringotomy		
10. Tonsillectomy and Adenoidectomy		
11. Umbilical Hernia Repair		
12. Varicose Vein Surgery		



0860 002 108



www.bonitas.co.za



Bonitas Medical Fund



@BonitasMedical

Please note: Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure, the website and the Fund Rules, the Fund Rules will prevail. The Fund Rules are available at www.bonitas.co.za or on request. Benefits are subject to approval from the Council for Medical Schemes.